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CHEQUES CASHED

JANUARY 1983

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

March 1983  
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UNIVERSITY OF TORONTO

CHEQUES ENCAISSÉS

JANVIER 1983

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mars 1983  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January Janvier					
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,672,139	2,738,346	1.64			
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	290,409	345,168	1.19			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,800	18,458	0.85			
Halifax	3,909,236	4,471,448	1.14			
Sydney	324,500	471,804	1.45			
<b>Total - 3 centres</b>	<b>4,255,536</b>	<b>4,961,710</b>	<b>1.17</b>			
New Brunswick - Nouveau-Brunswick:						
Fredericton	711,444	1,246,935	1.75			
Moncton	382,469	480,880	1.26			
Saint John	1,386,997	1,280,239	0.92			
<b>Total - 3 centres</b>	<b>2,480,910</b>	<b>3,008,054</b>	<b>1.21</b>			
Québec:						
Chicoutimi	366,117	345,586	0.94			
Drummondville	162,841	178,664	1.10			
Granby	223,814	209,535	0.94			
Montréal	62,628,976	63,801,543	1.02			
Québec	10,461,715	12,249,002	1.17			
St-Hyacinthe	352,431	394,052	1.12			
Shawinigan	119,352	526,312	4.41			
Sherbrooke	457,514	487,883	1.07			
Trois-Rivières	360,318	370,082	1.03			
Valleyfield	126,906	140,667	1.11			
<b>Total - 10 centres</b>	<b>75,259,984</b>	<b>78,703,326</b>	<b>1.05</b>			
Ontario:						
Brantford	556,547	575,020	1.03			
Chatham	983,490	1,251,547	1.27			
Cornwall	252,165	339,028	1.34			
Guelph	479,992	396,471	0.83			
Hamilton	5,521,554	6,111,155	1.11			
Kingston	412,935	565,682	1.37			
Kitchener	1,252,920	1,377,043	1.10			
London	3,516,732	3,386,032	0.96			
Niagara Falls	311,255	420,045	1.35			
Oshawa	1,622,875	1,441,718	0.89			
Ottawa	9,131,647	11,377,584	1.25			
Peterborough	339,716	388,291	1.14			
St. Catharines	819,366	673,840	0.82			
Sarnia	1,749,632	1,467,681	0.84			
Sault Ste. Marie	481,949	488,095	1.01			
Sudbury	566,694	643,847	1.14			
Thunder Bay	671,097	817,228	1.22			
Timmins	254,149	329,826	1.30			
Toronto	323,665,715	444,713,355	1.37			
Windsor	1,617,890	1,781,424	1.10			
<b>Total - 20 centres</b>	<b>354,208,320</b>	<b>478,544,912</b>	<b>1.35</b>			
Manitoba:						
Brandon	228,814	294,305	1.29			
Winnipeg	17,799,708	25,891,432	1.45			
<b>Total - 2 centres</b>	<b>18,028,522</b>	<b>26,185,737</b>	<b>1.45</b>			
Saskatchewan:						
Moose Jaw	194,703	207,513	1.07			
Prince Albert	203,996	206,888	1.01			
Regina	4,416,892	3,320,381	0.75			
Saskatoon	1,508,400	1,605,406	1.06			
<b>Total - 4 centres</b>	<b>6,323,991</b>	<b>5,340,188</b>	<b>0.84</b>			

Cumulative figures will appear here in subsequent issues

Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January			Janvier		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,935,870	34,990,936	1.21			
Edmonton	19,874,615	21,564,181	1.09			
Lethbridge	514,584	527,208	1.02			
Medicine Hat	309,458	372,267	1.20			
<b>Total - 4 centres</b>	<b>49,634,527</b>	<b>57,454,592</b>	<b>1.16</b>	Cumulative figures will appear here in subsequent issues		
British Columbia - Colombie-Britannique:				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs		
Vancouver	28,299,375	28,724,610	1.02			
Victoria	13,747,305	12,646,173	0.92			
<b>Total - 2 centres</b>	<b>42,046,680</b>	<b>41,370,783</b>	<b>0.98</b>			
<b>TOTAL - 50 CENTRES</b>	<b>554,201,018</b>	<b>698,652,816</b>	<b>1.26</b>			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January			Janvier		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	389,140	506,426	1.30			
Calgary	247,536	339,211	1.37			
Regina	98,794	118,045	1.19			
Winnipeg	204,546	259,016	1.27			
Toronto	911,319	1,120,554	1.23	Cumulative figures will appear here in subsequent issues		
Ottawa	5,293,960	7,878,840	1.49	Les chiffres cumulatif paraîtront ici dans les numéros ultérieurs		
Montréal	911,999	1,089,165	1.19			
Saint John	65,076	71,471	1.10			
Halifax	344,729	437,898	1.27			
<b>CANADA</b>	<b>8,467,099</b>	<b>11,820,626</b>	<b>1.40</b>			



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,522,029	2,526,478	100,505	155,409	49,605	56,459
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	258,304	307,391	18,386	20,791	13,719	16,986
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,171	10,646	4,265	4,763	2,364	3,049
Halifax	3,657,760	4,199,847	122,209	157,141	129,267	114,460
Sydney	296,717	437,958	15,411	18,953	12,372	14,893
<b>Total - 3 centres</b>	<b>3,969,648</b>	<b>4,648,451</b>	<b>141,885</b>	<b>180,857</b>	<b>144,003</b>	<b>132,402</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	643,022	1,156,116	46,157	62,862	22,265	27,957
Moncton	322,597	411,166	31,407	37,243	28,465	32,471
Saint John	1,305,271	1,194,484	50,273	49,289	31,453	36,466
<b>Total - 3 centres</b>	<b>2,270,890</b>	<b>2,761,766</b>	<b>127,837</b>	<b>149,394</b>	<b>82,183</b>	<b>96,894</b>
Québec:						
Chicoutimi	332,306	306,692	25,379	29,656	8,432	9,238
Drummondville	136,629	152,545	22,287	21,453	3,925	4,666
Granby	202,870	182,980	14,109	20,420	6,835	6,135
Montréal	59,087,014	60,516,184	2,936,756	2,666,611	605,206	618,748
Québec	9,683,392	11,598,429	736,304	595,450	42,019	55,123
St-Hyacinthe	309,006	351,484	34,334	31,243	9,091	11,325
Shawinigan	106,514	510,594	9,651	10,829	3,187	4,889
Sherbrooke	396,482	423,644	45,211	46,248	15,821	17,991
Trois-Rivières	321,392	329,684	30,670	30,880	8,256	9,518
Valleyfield	106,954	118,166	14,914	16,481	5,038	6,020
<b>Total - 10 centres</b>	<b>70,682,559</b>	<b>74,490,402</b>	<b>3,869,615</b>	<b>3,469,271</b>	<b>707,810</b>	<b>743,653</b>
Ontario:						
Brantford	469,457	488,460	63,505	62,945	23,585	23,615
Chatham	924,781	1,188,403	39,677	39,622	19,032	23,522
Cornwall	215,255	297,286	25,964	28,836	10,946	12,906
Guelph	394,934	300,269	61,151	68,097	23,907	28,105
Hamilton	4,893,668	5,348,195	481,492	601,405	146,394	161,555
Kingston	280,165	411,368	92,961	102,202	39,809	52,112
Kitchener	1,017,289	1,181,373	183,907	142,081	51,724	53,589
London	3,187,614	3,044,679	235,476	239,828	93,642	101,525
Niagara Falls	249,330	351,122	45,082	50,025	16,843	18,898
Oshawa	1,485,025	1,278,249	102,026	123,662	35,824	39,807
Ottawa	8,209,783	10,481,361	614,870	574,327	306,994	321,896
Peterborough	252,768	281,740	60,481	78,059	26,467	28,492
St. Catharines	695,278	546,518	87,876	89,605	36,212	37,717
Sarnia	1,615,813	1,360,805	107,688	77,567	26,131	29,309
Sault Ste. Marie	410,813	391,187	48,468	68,623	22,668	28,285
Sudbury	459,818	529,983	72,859	74,744	34,017	39,120
Thunder Bay	533,777	670,596	96,011	100,046	41,309	46,586
Timmins	210,041	268,326	32,157	42,490	11,951	19,010
Toronto	318,583,256	439,168,357	3,527,289	3,890,525	1,555,170	1,654,473
Windsor	1,350,932	1,478,486	199,630	224,405	67,328	78,533
<b>Total - 20 centres</b>	<b>345,439,797</b>	<b>469,066,763</b>	<b>6,178,570</b>	<b>6,679,094</b>	<b>2,589,953</b>	<b>2,799,055</b>
Manitoba:						
Brandon	177,191	240,267	28,960	28,999	22,663	25,039
Winnipeg	16,911,352	24,880,554	610,031	627,240	278,325	383,638
<b>Total - 2 centres</b>	<b>17,088,543</b>	<b>25,120,821</b>	<b>638,991</b>	<b>656,239</b>	<b>300,988</b>	<b>408,677</b>
Saskatchewan:						
Moose Jaw	125,029	137,247	43,331	40,433	26,343	29,833
Prince Albert	161,566	162,605	23,192	24,933	19,238	19,350
Regina	4,187,050	3,073,732	129,692	134,553	100,150	112,096
Saskatoon	1,147,151	1,135,878	263,217	355,943	98,032	113,585
<b>Total - 4 centres</b>	<b>5,620,796</b>	<b>4,509,462</b>	<b>459,432</b>	<b>555,862</b>	<b>243,763</b>	<b>274,864</b>



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,916,917	33,422,270	806,491	808,632	1,212,462	760,034
Edmonton	18,519,841	19,931,158	910,200	1,144,038	444,574	488,985
Lethbridge	388,305	412,924	68,658	52,238	57,621	62,046
Medicine Hat	239,666	285,844	36,840	49,662	32,952	36,761
<b>Total - 4 centres</b>	<b>46,064,729</b>	<b>54,052,196</b>	<b>1,822,189</b>	<b>2,054,570</b>	<b>1,747,609</b>	<b>1,347,826</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,149,354	26,223,677	2,072,157	1,713,878	1,077,864	787,055
Victoria	13,269,543	12,181,049	253,111	322,447	224,651	142,677
<b>Total - 2 centres</b>	<b>38,418,897</b>	<b>38,404,726</b>	<b>2,325,268</b>	<b>2,036,325</b>	<b>1,302,515</b>	<b>929,732</b>
<b>TOTAL - 50 CENTRES</b>	<b>531,336,192</b>	<b>675,888,456</b>	<b>15,682,678</b>	<b>15,957,812</b>	<b>7,182,148</b>	<b>6,806,548</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	2,070,836 <sup>F</sup>	48,423 <sup>F</sup>	665,779 <sup>F</sup>	862,857 <sup>F</sup>	359,044 <sup>F(3)</sup>	134,733 <sup>F</sup>
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540
1982	547,661,057	7,350,841	73,548,205	350,728,291	73,987,040	42,046,680
1983	690,927,696	8,970,913	76,538,428	475,067,055	88,980,517	41,370,783

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

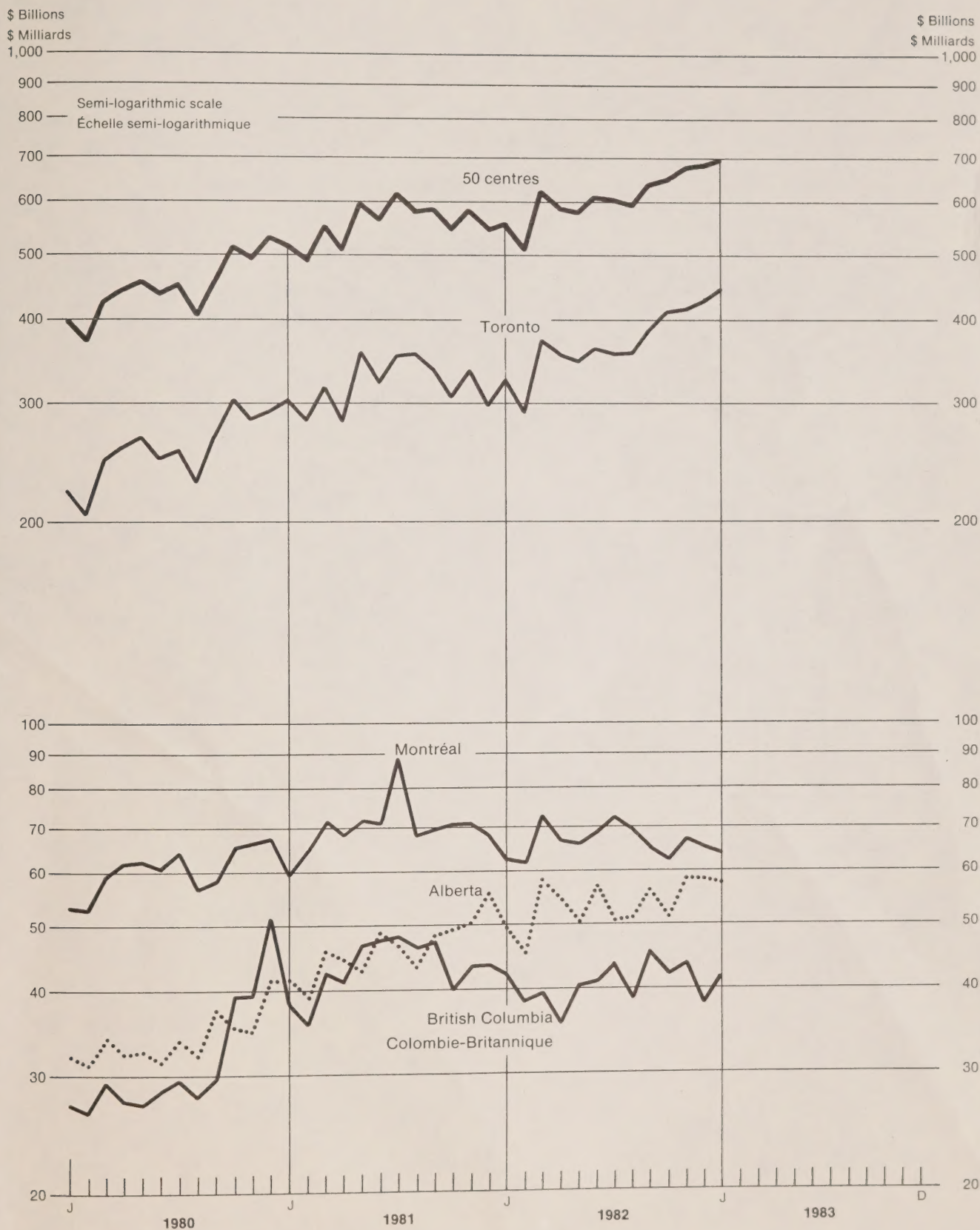
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada









Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

FEBRUARY 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

April 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

FÉVRIER 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Avril 1983  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1982	1983	<u>1983</u> <u>1982</u>	1982	1983	<u>1983</u> <u>1982</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,804,934	2,318,886	1.28	3,477,073	5,057,232	1.45
Prince Edward Island - Île-du-Prince-Edouard:						
Charlottetown	316,481	287,124	0.91	606,890	632,292	1.04
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,196	18,862	0.93	41,996	37,320	0.89
Halifax	3,586,044	5,129,671	1.43	7,495,280	9,601,119	1.28
Sydney	400,115	382,809	0.96	724,615	854,613	1.18
<b>Total - 3 centres</b>	<b>4,006,355</b>	<b>5,531,342</b>	<b>1.38</b>	<b>8,261,891</b>	<b>10,493,052</b>	<b>1.27</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	858,414	1,111,647	1.30	1,569,858	2,358,582	1.50
Moncton	395,227	449,809	1.14	777,696	930,689	1.20
Saint John	1,339,788	981,630	0.73	2,726,785	2,261,869	0.83
<b>Total - 3 centres</b>	<b>2,593,429</b>	<b>2,543,086</b>	<b>0.98</b>	<b>5,074,339</b>	<b>5,551,140</b>	<b>1.09</b>
Québec:						
Chicoutimi	334,382	326,348	0.98	700,499	671,934	0.96
Drummondville	152,501	170,862	1.12	315,342	349,526	1.11
Granby	212,036	206,244	0.97	435,850	415,779	0.95
Montréal	61,935,024	63,777,796	1.03	124,564,000	127,579,339	1.02
Québec	11,728,285	12,985,236	1.11	22,190,000	25,234,238	1.14
St-Hyacinthe	344,782	472,138	1.37	697,213	866,190	1.24
Shawinigan	123,440	453,688	3.68	242,792	980,000	4.04
Sherbrooke	458,153	516,760	1.13	915,667	1,004,643	1.10
Trois-Rivières	349,574	343,297	0.98	709,892	713,379	1.00
Valleyfield	127,134	138,786	1.09	254,040	279,453	1.10
<b>Total - 10 centres</b>	<b>75,765,311</b>	<b>79,391,155</b>	<b>1.05</b>	<b>151,025,295</b>	<b>158,094,481</b>	<b>1.05</b>
Ontario:						
Brantford	481,971	565,465	1.17	1,038,518	1,140,485	1.10
Chatham	831,919	1,133,182	1.36	1,815,409	2,384,729	1.31
Cornwall	249,178	433,594	1.74	501,343	772,622	1.54
Guelph	411,145	355,099	0.86	891,137	751,570	0.84
Hamilton	5,098,897	5,439,557	1.07	10,620,451	11,550,712	1.09
Kingston	399,051	457,905	1.15	811,986	1,023,587	1.26
Kitchener	1,190,552	1,256,095	1.06	2,443,472	2,633,138	1.08
Kitchener	3,733,114	3,289,944	0.88	7,249,846	6,675,976	0.92
London	319,563	367,824	1.09	630,818	767,869	1.22
Niagara Falls	1,608,069	1,483,813	0.92	3,230,944	2,925,531	0.91
Oshawa	9,241,033	14,151,039	1.53	18,372,680	25,528,623	1.39
Ottawa	314,978	369,586	1.17	654,694	757,877	1.16
Peterborough	771,149	679,462	0.88	1,590,515	1,353,302	0.85
St. Catharines	1,733,594	1,285,135	0.74	3,483,226	2,752,816	0.79
Sarnia	461,264	441,757	0.96	943,213	929,852	0.99
Sault Ste. Marie	517,597	619,648	1.20	1,084,291	1,263,495	1.17
Sudbury	746,776	643,051	0.86	1,417,873	1,460,279	1.03
Thunder Bay	244,106	302,679	1.24	498,255	632,505	1.27
Timmins	289,561,361	422,398,963	1.46	613,227,076	867,112,318	1.41
Toronto	1,396,089	1,811,972	1.30	3,013,979	3,593,396	1.19
Windsor						
<b>Total - 20 centres</b>	<b>319,311,406</b>	<b>457,465,770</b>	<b>1.43</b>	<b>673,519,726</b>	<b>936,010,682</b>	<b>1.39</b>
Manitoba:						
Brandon	218,799	251,636	1.15	447,613	545,941	1.22
Winnipeg	16,132,039	23,910,002	1.48	33,931,747	49,801,434	1.47
<b>Total - 2 centres</b>	<b>16,350,838</b>	<b>24,161,638</b>	<b>1.48</b>	<b>34,379,360</b>	<b>50,347,375</b>	<b>1.46</b>
Saskatchewan:						
Moose Jaw	157,675	175,858	1.12	352,378	383,371	1.09
Prince Albert	192,953	205,138	1.06	396,949	412,026	1.04
Regina	3,780,725	2,364,548	0.63	8,197,617	5,684,929	0.69
Saskatoon	1,502,537	1,484,702	0.99	3,010,937	3,090,108	1.03
<b>Total - 4 centres</b>	<b>5,633,890</b>	<b>4,230,246</b>	<b>0.75</b>	<b>11,957,881</b>	<b>9,570,434</b>	<b>0.80</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLERAU 1. Chèques tirés sur les comptes individuels - fin

	February Février			First two months Deux premiers mois		
	1982	1983	<u>1983</u> <u>1982</u>	1982	1983	<u>1983</u> <u>1982</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,034,469	26,607,795	1.02	54,970,339	61,598,731	1.12
Edmonton	18,560,614	19,529,283	1.05	38,435,229	41,093,464	1.07
Lethbridge	447,419	501,186	1.12	962,003	1,028,394	1.07
Medicine Hat	282,250	296,948	1.05	591,708	669,215	1.13
<b>Total - 4 centres</b>	<b>45,324,752</b>	<b>46,935,212</b>	<b>1.04</b>	<b>94,959,279</b>	<b>104,389,804</b>	<b>1.10</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,860,780	24,198,915	0.94	54,160,155	52,923,525	0.98
Victoria	12,470,223	12,909,007	1.04	26,217,528	25,555,180	0.97
<b>Total - 2 centres</b>	<b>38,331,003</b>	<b>37,107,922</b>	<b>0.97</b>	<b>80,377,683</b>	<b>78,478,705</b>	<b>0.98</b>
<b>TOTAL - 50 CENTRES</b>	<b>509,438,399</b>	<b>659,972,381</b>	<b>1.30</b>	<b>1,063,639,417</b>	<b>1,358,625,197</b>	<b>1.28</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLERAU 2. Chèques tirés sur le Receveur général du Canada

	February Février			First two months Deux premiers mois		
	1982	1983	<u>1983</u> <u>1982</u>	1982	1983	<u>1983</u> <u>1982</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	441,272	537,596	1.22	830,412	1,044,022	1.26
Calgary	297,767	392,695	1.32	545,303	731,906	1.34
Regina	124,196	131,488	1.06	222,990	249,533	1.12
Winnipeg	242,310	290,850	1.20	446,856	549,866	1.23
Toronto	1,211,739	1,367,812	1.13	2,123,058	2,488,366	1.17
Ottawa	4,265,883	5,465,317	1.28	9,559,843	13,344,157	1.40
Montréal	1,064,994	1,212,992	1.14	1,976,993	2,302,157	1.16
Saint John	67,330	69,558	1.03	132,406	141,029	1.07
Halifax	397,079	463,954	1.17	741,808	901,852	1.22
<b>CANADA</b>	<b>8,112,570</b>	<b>9,932,262</b>	<b>1.22</b>	<b>16,579,669</b>	<b>21,752,888</b>	<b>1.31</b>



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,648,288	2,141,426	107,613	123,668	49,033	53,792
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	282,953	248,654	19,831	22,587	13,697	15,883
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,113	11,174	4,747	4,347	2,336	3,341
Halifax	3,323,977	4,877,343	154,797	138,845	107,270	113,483
Sydney	369,316	348,896	17,574	18,864	13,225	15,049
<b>Total - 3 centres</b>	<b>3,706,406</b>	<b>5,237,413</b>	<b>177,118</b>	<b>162,056</b>	<b>122,831</b>	<b>131,873</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	788,043	1,034,911	47,098	48,775	23,273	27,961
Moncton	333,901	383,490	33,671	36,116	27,655	30,203
Saint John	1,263,339	906,979	45,752	41,212	30,697	33,439
<b>Total - 3 centres</b>	<b>2,385,283</b>	<b>2,325,380</b>	<b>126,521</b>	<b>126,103</b>	<b>81,625</b>	<b>91,603</b>
Québec:						
Chicoutimi	298,566	290,735	26,360	26,387	9,456	9,226
Drummondville	131,788	143,938	17,550	22,132	3,163	4,792
Granby	188,567	177,933	17,045	21,350	6,424	6,961
Montréal	58,673,083	60,428,103	2,667,636	2,741,200	594,305	608,493
Québec	11,153,821	12,348,901	534,410	573,596	40,054	62,739
St-Hyacinthe	304,549	426,350	29,675	32,620	10,558	13,168
Shawinigan	109,969	435,248	10,174	12,518	3,297	5,922
Sherbrooke	397,033	449,890	44,710	47,992	16,410	18,878
Trois-Rivières	308,525	293,762	32,131	38,319	8,918	11,216
Valleyfield	107,263	115,348	14,876	17,621	4,995	5,817
<b>Total - 10 centres</b>	<b>71,673,164</b>	<b>75,110,208</b>	<b>3,394,567</b>	<b>3,533,735</b>	<b>697,580</b>	<b>747,212</b>
Ontario:						
Brantford	405,729	478,942	54,394	62,271	21,848	24,252
Chatham	777,807	1,080,418	36,639	34,149	17,473	18,615
Cornwall	212,268	391,364	26,312	29,540	10,598	12,690
Guelph	334,096	268,312	52,866	60,579	24,183	26,208
Hamilton	4,353,685	4,698,770	601,562	583,254	143,650	157,533
Kingston	268,825	322,491	92,425	87,789	37,801	47,625
Kitchener	1,006,159	1,042,634	137,759	159,987	46,634	53,474
London	3,398,046	2,905,054	240,043	276,096	95,025	108,794
Niagara Falls	259,506	286,354	44,002	43,774	16,055	17,696
Oshawa	1,480,542	1,313,325	92,241	130,656	35,286	39,832
Ottawa	8,408,438	13,102,897	461,621	719,537	370,974	328,605
Peterborough	233,558	272,235	56,226	69,631	25,194	27,720
St. Catharines	645,843	539,700	90,761	101,581	34,545	38,181
Sarnia	1,646,711	1,173,099	60,555	83,164	26,328	28,872
Sault Ste. Marie	392,613	363,890	45,447	49,247	23,204	28,620
Sudbury	416,918	510,722	69,127	73,252	31,552	35,674
Thunder Bay	614,961	536,144	90,168	68,388	41,647	38,519
Timmins	199,986	254,407	31,377	32,913	12,743	15,359
Toronto	284,685,978	417,213,153	3,393,358	3,507,305	1,482,025	1,678,505
Windsor	1,146,137	1,494,221	188,628	198,447	61,324	119,304
<b>Total - 20 centres</b>	<b>310,887,806</b>	<b>448,248,132</b>	<b>5,865,511</b>	<b>6,371,560</b>	<b>2,558,089</b>	<b>2,846,078</b>
Manitoba:						
Brandon	171,429	202,208	27,667	27,812	19,703	21,616
Winnipeg	15,031,825	22,901,390	803,963	604,464	296,251	404,148
<b>Total - 2 centres</b>	<b>15,203,254</b>	<b>23,103,598</b>	<b>831,630</b>	<b>632,276</b>	<b>315,954</b>	<b>425,764</b>
Saskatchewan:						
Moose Jaw	107,622	119,408	31,657	34,702	18,396	21,748
Prince Albert	154,502	164,051	21,635	19,358	16,816	21,729
Regina	3,563,070	2,131,040	118,646	138,552	99,009	94,956
Saskatoon	1,131,150	1,124,299	269,518	262,948	101,869	97,455
<b>Total - 4 centres</b>	<b>4,956,344</b>	<b>3,538,798</b>	<b>441,456</b>	<b>455,560</b>	<b>236,090</b>	<b>235,888</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,498,383	25,244,258	829,710	661,063	706,376	702,474
Edmonton	17,197,514	18,082,855	915,594	940,105	447,506	506,323
Lethbridge	344,771	390,087	51,468	58,611	51,180	52,488
Medicine Hat	212,887	223,479	36,954	43,284	32,409	30,185
<b>Total - 4 centres</b>	<b>42,253,555</b>	<b>43,940,679</b>	<b>1,833,726</b>	<b>1,703,063</b>	<b>1,237,471</b>	<b>1,291,470</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,752,138	21,727,648	2,079,553	1,684,228	1,029,089	787,039
Victoria	12,012,212	12,478,708	239,680	293,685	218,331	136,614
<b>Total - 2 centres</b>	<b>34,764,350</b>	<b>34,206,356</b>	<b>2,319,233</b>	<b>1,977,913</b>	<b>1,247,420</b>	<b>923,653</b>
<b>TOTAL - 50 CENTRES</b>	<b>487,761,403</b>	<b>638,100,644</b>	<b>15,117,206</b>	<b>15,108,521</b>	<b>6,559,790</b>	<b>6,763,216</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,258,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,504	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683
1983	1,343,741,062	17,850,909	153,818,220	929,285,615	164,307,613	78,478,705

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

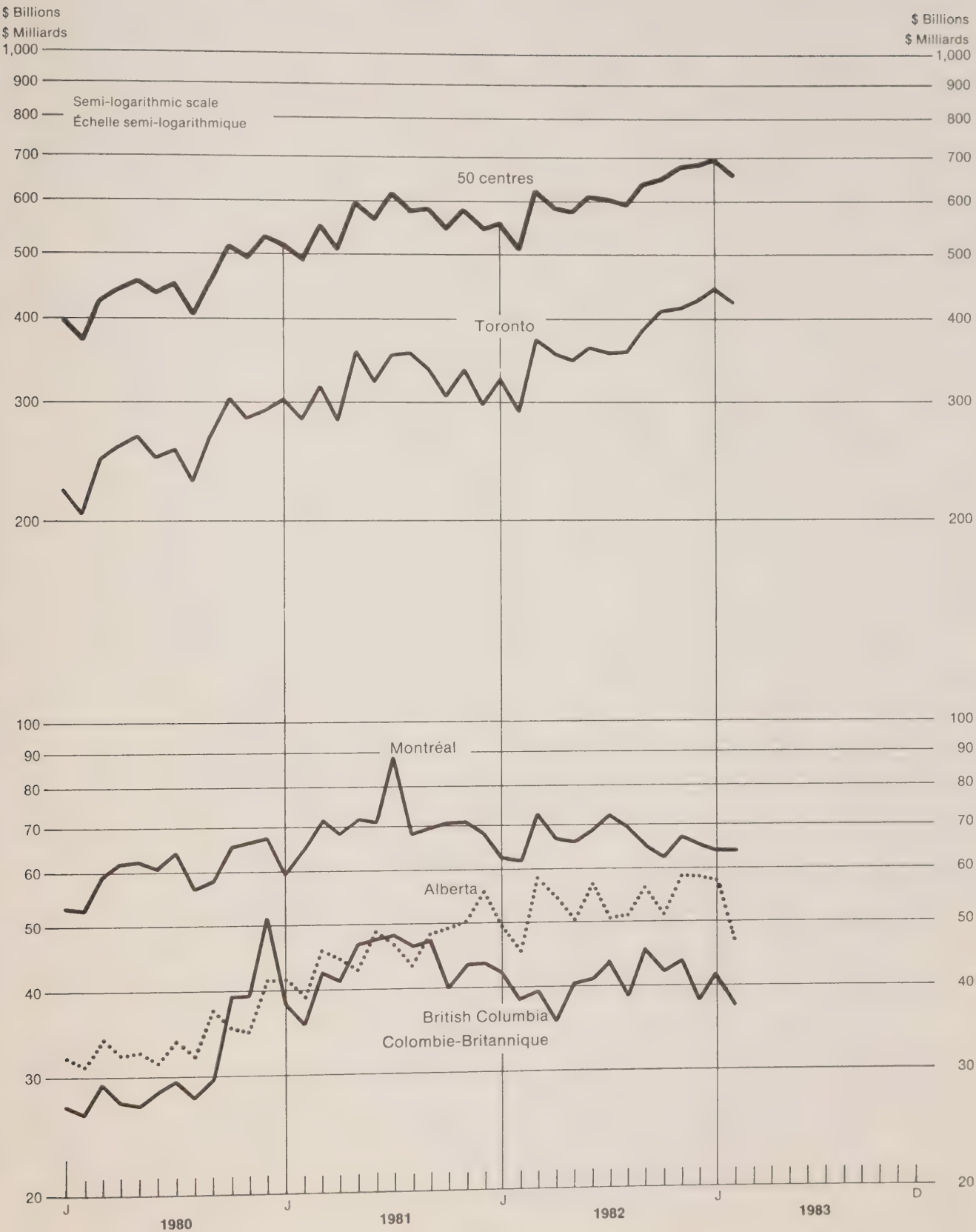
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

MARCH 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

May 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

MARS 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mai 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	March Mars			First three months Trois premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,803,304	2,470,728	1.37	5,280,377	7,527,960	1.43
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	355,436	424,073	1.19	962,326	1,056,365	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,454	19,300	0.79	66,450	56,620	0.85
Halifax	4,457,522	5,272,075	1.18	11,952,802	14,873,194	1.24
Sydney	557,119	569,000	1.02	1,281,734	1,423,613	1.11
<b>Total - 3 centres</b>	<b>5,039,095</b>	<b>5,860,375</b>	<b>1.16</b>	<b>13,300,986</b>	<b>16,353,427</b>	<b>1.23</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	918,024	1,252,159	1.36	2,487,882	3,610,741	1.45
Moncton	443,050	536,705	1.21	1,220,746	1,467,394	1.20
Saint John	1,317,793	1,405,381	1.07	4,044,578	3,667,250	0.91
<b>Total - 3 centres</b>	<b>2,678,867</b>	<b>3,194,245</b>	<b>1.19</b>	<b>7,753,206</b>	<b>8,745,385</b>	<b>1.13</b>
Québec:						
Chicoutimi	388,643	358,386	0.92	1,089,142	1,030,320	0.95
Drummondville	167,139	189,009	1.13	482,481	538,535	1.12
Granby	235,010	217,191	0.92	670,860	632,970	0.94
Montréal	72,704,119	68,164,298	0.94	197,268,119	195,743,637	0.99
Québec	12,060,126	11,772,690	0.98	34,250,126	37,006,928	1.08
St-Hyacinthe	329,049	456,049	1.39	1,026,458	1,322,239	1.29
Shawinigan	124,873	612,368	4.90	367,665	1,592,368	4.33
Sherbrooke	552,076	580,738	1.05	1,467,743	1,585,381	1.08
Trois-Rivières	371,777	412,782	1.11	1,081,669	1,126,161	1.04
Valleyfield	142,674	158,813	1.11	396,714	438,266	1.10
<b>Total - 10 centres</b>	<b>87,075,682</b>	<b>82,922,324</b>	<b>0.95</b>	<b>238,100,977</b>	<b>241,016,805</b>	<b>1.01</b>
Ontario:						
Brantford	546,090	611,184	1.12	1,584,608	1,751,669	1.11
Chatham	966,119	1,212,436	1.25	2,781,528	3,597,165	1.29
Cornwall	313,309	373,351	1.19	814,652	1,145,973	1.41
Guelph	500,094	473,560	0.95	1,391,231	1,225,130	0.88
Hamilton	5,941,818	6,420,948	1.08	16,562,269	17,971,660	1.09
Kingston	447,733	528,525	1.18	1,259,719	1,552,112	1.23
Kitchener	1,195,289	1,590,505	1.33	3,638,761	4,223,643	1.16
London	4,227,216	3,694,453	0.87	11,477,062	10,370,429	0.90
Niagara Falls	388,935	427,452	1.10	1,019,753	1,195,321	1.17
Oshawa	1,680,109	1,761,785	1.05	4,911,053	4,687,316	0.95
Ottawa	8,569,296	15,756,405	1.84	26,941,976	41,285,028	1.53
Peterborough	378,366	437,233	1.16	1,033,060	1,195,110	1.16
St. Catharines	824,115	478,351	0.58	2,414,630	1,831,653	0.76
Sarnia	1,594,430	1,438,714	0.90	5,077,656	4,191,530	0.83
Sault Ste. Marie	506,966	517,777	1.02	1,450,179	1,447,629	1.00
Sudbury	588,411	679,688	1.16	1,672,702	1,943,183	1.16
Thunder Bay	760,953	900,749	1.18	2,178,826	2,361,028	1.08
Timmins	272,243	295,339	1.08	770,498	927,844	1.20
Toronto	370,995,963	480,227,299	1.29	984,223,039	1,347,339,617	1.37
Windsor	1,734,668	2,312,254	1.33	4,748,647	5,905,650	1.24
<b>Total - 20 centres</b>	<b>402,432,123</b>	<b>520,138,008</b>	<b>1.29</b>	<b>1,075,951,849</b>	<b>1,456,148,690</b>	<b>1.35</b>
Manitoba:						
Brandon	256,411	287,380	1.12	704,024	833,321	1.18
Winnipeg	17,273,046	25,390,165	1.47	51,204,793	75,191,599	1.47
<b>Total - 2 centres</b>	<b>17,529,457</b>	<b>25,677,545</b>	<b>1.46</b>	<b>51,908,817</b>	<b>76,024,920</b>	<b>1.46</b>
Saskatchewan:						
Moose Jaw	181,341	191,872	1.06	533,719	575,243	1.08
Prince Albert	212,567	198,212	0.93	609,516	610,238	1.00
Regina	4,192,699	3,158,899	0.75	12,390,316	8,843,828	0.71
Saskatoon	2,034,997	1,726,567	0.85	5,045,934	4,816,675	0.95
<b>Total - 4 centres</b>	<b>6,621,604</b>	<b>5,275,550</b>	<b>0.80</b>	<b>18,579,485</b>	<b>14,845,984</b>	<b>0.80</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	33,214,293	36,948,774	1.11	88,184,632	98,547,505	1.12
Edmonton	24,419,937	26,089,605	1.07	62,855,166	67,183,069	1.07
Lethbridge	531,875	536,744	1.01	1,493,878	1,565,138	1.05
Medicine Hat	333,396	412,986	1.24	925,104	1,082,201	1.17
<b>Total - 4 centres</b>	<b>58,499,501</b>	<b>63,988,109</b>	<b>1.09</b>	<b>153,458,780</b>	<b>168,377,913</b>	<b>1.10</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,754,380	29,269,353	1.09	80,914,535	82,192,878	1.02
Victoria	12,654,126	14,611,565	1.15	38,871,654	40,166,745	1.03
<b>Total - 2 centres</b>	<b>39,408,506</b>	<b>43,880,918</b>	<b>1.11</b>	<b>119,786,189</b>	<b>122,359,623</b>	<b>1.02</b>
<b>TOTAL - 50 CENTRES</b>	<b>621,443,575</b>	<b>753,831,875</b>	<b>1.21</b>	<b>1,685,082,992</b>	<b>2,112,457,072</b>	<b>1.25</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	560,592	561,920	1.00	1,391,004	1,605,942	1.15
Calgary	379,331	456,957	1.20	924,634	1,188,863	1.29
Regina	137,074	144,502	1.05	360,064	394,035	1.09
Winnipeg	291,079	280,881	0.96	737,935	830,747	1.13
Toronto	1,389,769	1,436,376	1.03	3,512,827	3,924,742	1.12
Ottawa	5,832,958	8,562,379	1.47	15,392,801	21,906,536	1.42
Montréal	1,148,571	1,228,586	1.07	3,125,564	3,530,743	1.13
Saint John	81,403	78,028	0.96	213,809	219,057	1.02
Halifax	454,051	474,305	1.04	1,195,859	1,376,157	1.15
<b>CANADA</b>	<b>10,274,828</b>	<b>13,223,934</b>	<b>1.29</b>	<b>26,854,497</b>	<b>34,976,822</b>	<b>1.30</b>



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,629,666	2,267,735	115,547	140,958	58,091	62,035
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	314,183	384,228	24,249	21,372	17,004	18,473
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,363	11,469	6,143	4,535	2,948	3,296
Halifax	4,184,605	4,984,479	156,254	155,763	116,663	131,833
Sydney	524,918	529,714	18,750	21,354	13,451	17,932
<b>Total - 3 centres</b>	<b>4,724,886</b>	<b>5,525,662</b>	<b>181,147</b>	<b>181,652</b>	<b>133,062</b>	<b>153,061</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	831,649	1,162,631	57,350	56,423	29,025	33,105
Moncton	370,438	455,224	38,538	45,078	34,074	36,403
Saint John	1,226,060	1,309,901	56,772	55,925	34,961	39,555
<b>Total - 3 centres</b>	<b>2,428,147</b>	<b>2,927,756</b>	<b>152,660</b>	<b>157,426</b>	<b>98,060</b>	<b>109,063</b>
Québec:						
Chicoutimi	351,331	317,336	27,816	30,417	9,496	10,633
Drummondville	140,951	159,850	21,799	23,741	4,389	5,418
Granby	211,775	188,128	16,211	21,658	7,024	7,405
Montréal	69,090,425	64,576,309	2,964,046	2,906,162	649,648	681,827
Québec	11,450,185	11,097,177	565,007	611,596	44,934	63,917
St-Hyacinthe	274,630	409,026	42,828	34,919	11,787	12,104
Shawinigan	110,810	593,173	10,561	13,168	3,502	6,027
Sherbrooke	485,695	483,705	48,560	76,726	17,821	20,307
Trois-Rivières	327,059	363,387	35,275	37,364	9,443	12,031
Valleyfield	118,615	132,171	17,657	19,609	6,402	7,033
<b>Total - 10 centres</b>	<b>82,561,476</b>	<b>78,320,262</b>	<b>3,749,760</b>	<b>3,775,360</b>	<b>764,446</b>	<b>826,702</b>
Ontario:						
Brantford	453,105	517,361	67,109	67,252	25,876	26,571
Chatham	893,998	1,150,990	51,878	38,438	20,243	23,008
Cornwall	267,141	327,819	34,011	30,332	12,157	15,200
Guelph	407,539	373,342	64,033	70,699	28,522	29,519
Hamilton	5,045,356	5,555,281	736,317	690,549	160,145	175,118
Kingston	303,311	374,398	100,942	102,779	43,480	51,348
Kitchener	979,218	1,333,727	158,202	177,460	57,869	79,318
London	3,756,347	3,306,484	297,058	277,230	173,811	110,739
Niagara Falls	310,849	353,579	57,785	53,147	20,301	20,726
Oshawa	1,531,597	1,580,300	107,995	139,157	40,517	42,328
Ottawa	7,691,466	14,729,752	564,971	683,615	312,859	343,038
Peterborough	284,726	320,502	63,698	74,668	29,942	42,063
St. Catharines	684,989	386,838	100,398	66,415	38,728	25,098
Sarnia	1,488,453	1,331,259	77,135	74,588	28,842	32,867
Sault Ste. Marie	428,229	444,058	53,816	49,566	24,921	24,153
Sudbury	471,551	562,395	80,438	78,912	36,422	38,381
Thunder Bay	603,413	745,117	110,620	105,861	46,920	49,771
Timmins	222,837	243,429	35,593	34,928	13,813	16,982
Toronto	365,047,045	474,631,386	4,210,883	3,782,648	1,738,035	1,813,265
Windsor	1,431,674	1,955,283	224,536	258,585	78,458	98,386
<b>Total - 20 centres</b>	<b>392,302,844</b>	<b>510,223,300</b>	<b>7,197,418</b>	<b>6,856,829</b>	<b>2,931,861</b>	<b>3,057,879</b>
Manitoba:						
Brandon	201,011	233,601	32,434	30,517	22,966	23,262
Winnipeg	16,370,743	24,348,750	589,094	711,262	313,209	330,153
<b>Total - 2 centres</b>	<b>16,571,754</b>	<b>24,582,351</b>	<b>621,528</b>	<b>741,779</b>	<b>336,175</b>	<b>353,415</b>
Saskatchewan:						
Moose Jaw	118,687	128,920	41,431	38,157	21,223	24,815
Prince Albert	168,147	152,105	24,932	24,270	19,488	21,837
Regina	3,944,854	2,882,666	143,555	157,093	104,290	119,140
Saskatoon	1,580,204	1,313,000	338,141	293,329	116,652	120,238
<b>Total - 4 centres</b>	<b>5,811,892</b>	<b>4,476,691</b>	<b>548,059</b>	<b>512,829</b>	<b>261,653</b>	<b>286,030</b>

TABLE 3. Cheques Cashied by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	31,317,166	35,340,185	1,114,386	713,644	782,741	894,945
Edmonton	22,829,081	24,383,363	1,091,890	1,193,738	498,966	512,504
Lethbridge	406,611	418,741	65,340	61,398	59,924	56,605
Medicine Hat	259,317	332,602	40,490	47,294	33,589	33,090
<b>Total - 4 centres</b>	<b>54,812,175</b>	<b>60,474,891</b>	<b>2,312,106</b>	<b>2,016,074</b>	<b>1,375,220</b>	<b>1,497,144</b>
British Columbia - Colombie-Britannique:						
Vancouver	23,974,783	26,587,840	1,926,200	1,823,375	853,397	858,138
Victoria	12,245,809	14,155,542	260,094	300,171	148,223	155,852
<b>Total - 2 centres</b>	<b>36,220,592</b>	<b>40,743,382</b>	<b>2,186,294</b>	<b>2,123,546</b>	<b>1,001,620</b>	<b>1,013,990</b>
<b>TOTAL - 50 CENTRES</b>	<b>597,377,615</b>	<b>729,926,258</b>	<b>17,088,768</b>	<b>16,527,825</b>	<b>6,977,192</b>	<b>7,377,792</b>

TABLE 4. Cheques Cashied in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189
1983	2,089,006,392	27,535,798	234,335,946	1,445,526,208	259,248,817	122,359,623

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

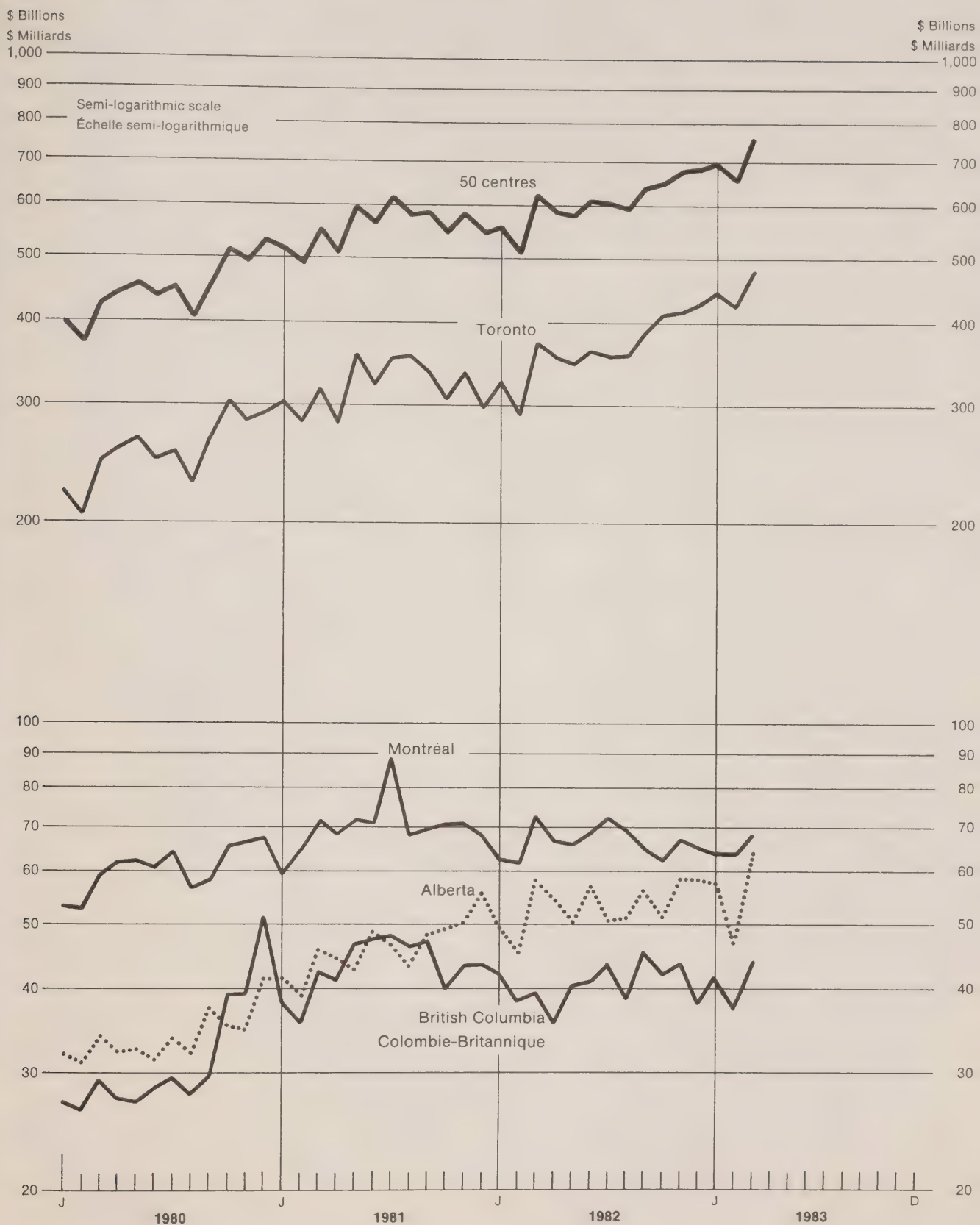
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**









Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

APRIL 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

June 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

AVRIL 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juin 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April Avril			First four months Quatre premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,345,977	2,613,212	1.11	7,626,354	10,141,172	1.33
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	376,178	377,662	1.00	1,338,504	1,434,027	1.07
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,105	24,048	0.96	91,555	80,668	0.88
Halifax	3,870,975	4,325,118	1.12	15,823,777	19,198,312	1.21
Sydney	431,957	465,217	1.08	1,713,691	1,888,830	1.10
<b>Total - 3 centres</b>	<b>4,328,037</b>	<b>4,814,383</b>	<b>1.11</b>	<b>17,629,023</b>	<b>21,167,810</b>	<b>1.20</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	908,672	1,230,728	1.35	3,396,554	4,841,469	1.43
Moncton	498,164	511,583	1.03	1,718,910	1,978,977	1.15
Saint John	1,220,419	1,295,357	1.06	5,264,997	4,962,607	0.94
<b>Total - 3 centres</b>	<b>2,627,255</b>	<b>3,037,668</b>	<b>1.16</b>	<b>10,380,461</b>	<b>11,783,053</b>	<b>1.14</b>
Québec:						
Chicoutimi	355,874	361,184	1.01	1,445,016	1,391,504	0.96
Drummondville	163,998	189,501	1.16	646,479	728,036	1.13
Granby	241,623	214,053	0.89	912,483	847,023	0.93
Montréal	66,623,488	63,823,897	0.96	263,891,607	259,567,534	0.98
Québec	11,553,078	9,730,927	0.84	45,803,204	46,737,855	1.02
St-Hyacinthe	296,485	443,909	1.50	1,322,943	1,766,148	1.34
Shawinigan	125,488	534,207	4.26	493,153	2,126,575	4.31
Sherbrooke	481,998	526,819	1.09	1,949,741	2,112,200	1.08
Trois-Rivières	366,744	337,593	0.92	1,448,413	1,463,754	1.01
Valleyfield	140,520	156,933	1.12	537,234	595,199	1.11
<b>Total - 10 centres</b>	<b>80,349,296</b>	<b>76,319,023</b>	<b>0.95</b>	<b>318,450,273</b>	<b>317,335,828</b>	<b>1.00</b>
Ontario:						
Brantford	582,641	609,958	1.05	2,167,249	2,361,627	1.09
Chatham	798,101	777,224	0.97	3,579,629	4,374,389	1.22
Cornwall	241,429	340,299	1.41	1,056,081	1,486,272	1.41
Guelph	388,481	407,579	1.05	1,779,712	1,632,709	0.92
Hamilton	5,968,884	6,308,313	1.06	22,531,153	24,279,973	1.08
Kingston	494,791	493,159	1.00	1,754,510	2,045,271	1.17
Kitchener	1,193,375	1,493,932	1.25	4,832,136	5,717,575	1.18
London	3,339,012	3,591,992	1.08	14,816,074	13,962,421	0.94
Niagara Falls	396,873	374,786	0.94	1,416,626	1,570,107	1.11
Oshawa	1,624,330	1,902,961	1.17	6,535,383	6,590,277	1.01
Ottawa	9,145,559	12,034,228	1.32	36,087,535	53,319,256	1.48
Peterborough	391,256	398,621	1.02	1,424,316	1,593,731	1.12
St. Catharines	754,301	767,854	1.02	3,168,931	2,599,507	0.82
Sarnia	1,946,998	1,210,398	0.62	7,024,654	5,401,928	0.77
Sault Ste. Marie	457,619	399,402	0.87	1,907,798	1,847,031	0.97
Sudbury	632,614	633,120	1.00	2,305,316	2,576,303	1.12
Thunder Bay	830,293	1,006,294	1.21	3,009,119	3,367,322	1.12
Timmins	317,964	320,640	1.01	1,088,462	1,248,484	1.15
Toronto	353,459,805	423,962,197	1.20	1,337,682,844	1,771,301,814	1.32
Windsor	1,701,778	2,052,441	1.21	6,450,425	7,958,091	1.23
<b>Total - 20 centres</b>	<b>384,666,104</b>	<b>459,085,398</b>	<b>1.19</b>	<b>1,460,617,953</b>	<b>1,915,234,088</b>	<b>1.31</b>
Manitoba:						
Brandon	240,851	252,922	1.05	944,875	1,086,243	1.15
Winnipeg	16,330,269	23,402,738	1.43	67,535,062	98,594,337	1.46
<b>Total - 2 centres</b>	<b>16,571,120</b>	<b>23,655,660</b>	<b>1.43</b>	<b>68,479,937</b>	<b>99,680,580</b>	<b>1.46</b>
Saskatchewan:						
Moose Jaw	208,031	203,538	0.98	741,750	778,781	1.05
Prince Albert	194,397	172,988	0.89	803,913	783,226	0.97
Regina	4,230,291	2,714,832	0.64	16,620,607	11,558,660	0.70
Saskatoon	1,759,373	1,818,515	1.03	6,805,307	6,635,190	0.98
<b>Total - 4 centres</b>	<b>6,392,092</b>	<b>4,909,873</b>	<b>0.77</b>	<b>24,971,577</b>	<b>19,755,857</b>	<b>0.79</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April			First four months		
	Avril			Quatre premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	31,334,517	29,260,399	0.93	119,519,149	127,807,904	1.07
Edmonton	22,196,023	21,033,776	0.95	85,051,189	88,216,845	1.04
Lethbridge	529,981	522,705	0.99	2,023,859	2,087,843	1.03
Medicine Hat	344,959	314,022	0.91	1,270,063	1,396,223	1.10
<b>Total - 4 centres</b>	<b>54,405,480</b>	<b>51,130,902</b>	<b>0.94</b>	<b>207,864,260</b>	<b>219,508,815</b>	<b>1.06</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,653,721	24,589,006	0.89	108,568,256	106,781,884	0.98
Victoria	7,812,204	21,129,222	2.70	46,683,858	61,295,967	1.31
<b>Total - 2 centres</b>	<b>35,465,925</b>	<b>45,718,228</b>	<b>1.29</b>	<b>155,252,114</b>	<b>168,077,851</b>	<b>1.08</b>
<b>TOTAL - 50 CENTRES</b>	<b>587,527,464</b>	<b>671,662,009</b>	<b>1.14</b>	<b>2,272,610,456</b>	<b>2,784,119,081</b>	<b>1.23</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April			First four months		
	Avril			Quatre premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	757,508	630,143	0.83	2,148,512	2,236,085	1.04
Calgary	522,068	488,161	0.94	1,446,702	1,677,024	1.16
Regina	211,425	175,143	0.83	571,489	569,178	1.00
Winnipeg	429,760	329,220	0.77	1,167,695	1,159,967	0.99
Toronto	1,715,986	1,637,535	0.95	5,228,813	5,562,277	1.06
Ottawa	6,332,527	7,371,211	1.16	21,725,328	29,277,747	1.35
Montréal	1,691,039	1,454,499	0.86	4,816,603	4,985,242	1.04
Saint John	104,532	98,538	0.94	318,341	317,595	1.00
Halifax	587,551	557,046	0.95	1,783,410	1,933,203	1.08
<b>CANADA</b>	<b>12,352,396</b>	<b>12,741,496</b>	<b>1.03</b>	<b>39,206,893</b>	<b>47,718,318</b>	<b>1.22</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
	2,140,831	2,390,942	152,532	166,339	52,614	55,931
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	326,021	339,386	34,506	21,867	15,651	16,409
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,382	16,659	5,799	4,267	2,924	3,122
Halifax	3,553,934	4,061,037	203,595	145,965	113,446	118,116
Sydney	395,474	431,551	22,919	18,674	13,564	14,992
Total - 3 centres	3,965,790	4,509,247	232,313	168,906	129,934	136,230
New Brunswick - Nouveau-Brunswick:						
Fredericton	823,010	1,151,190	58,670	48,788	26,992	30,750
Moncton	419,512	433,805	47,079	43,777	31,573	34,001
Saint John	1,118,825	1,203,948	67,479	54,390	34,115	37,019
Total - 3 centres	2,361,347	2,788,943	173,228	146,955	92,680	101,770
Québec:						
Chicoutimi	316,416	323,303	30,572	28,693	8,886	9,188
Drummondville	139,826	159,915	20,029	24,126	4,143	5,460
Granby	214,442	184,165	19,835	22,967	7,346	6,921
Montréal	62,900,503	60,447,909	3,133,982	2,774,390	589,003	601,598
Québec	10,860,878	9,081,294	637,876	592,392	54,324	57,241
St-Hyacinthe	251,514	395,847	33,892	35,894	11,079	12,168
Shawinigan	108,810	513,027	13,192	14,625	3,486	6,555
Sherbrooke	415,955	455,256	48,408	51,915	17,635	19,648
Trois-Rivières	322,198	284,578	35,913	41,009	8,633	12,006
Valleyfield	114,965	129,585	19,779	20,439	5,776	6,909
Total - 10 centres	75,645,507	71,974,879	3,993,478	3,606,450	710,311	737,694
Ontario:						
Brantford	488,907	524,546	69,945	61,855	23,789	23,557
Chatham	729,579	720,299	47,003	35,086	21,519	21,839
Cornwall	189,592	301,795	39,898	25,132	11,939	13,372
Guelph	290,443	324,273	71,933	57,114	26,105	26,192
Hamilton	5,036,006	5,530,961	780,025	603,680	152,853	173,672
Kingston	331,892	353,877	124,557	93,349	38,342	45,933
Kitchener	968,319	1,276,493	176,680	162,394	48,376	55,045
London	2,949,071	3,253,006	292,077	238,651	97,864	100,335
Niagara Falls	311,616	308,691	66,765	46,327	18,492	19,768
Oshawa	1,464,260	1,732,402	119,498	130,382	40,572	40,177
Ottawa	8,276,310	11,082,641	588,945	648,053	280,304	303,534
Peterborough	282,715	297,818	79,203	73,531	29,338	27,272
St. Catharines	619,274	632,472	99,280	97,513	35,747	37,869
Sarnia	1,812,618	1,113,960	105,181	61,547	29,199	34,891
Sault Ste. Marie	362,390	333,523	67,305	43,027	27,924	22,852
Sudbury	505,227	521,120	91,508	74,235	35,879	37,765
Thunder Bay	654,060	863,299	131,591	97,154	44,642	45,841
Timmins	262,353	269,234	42,832	35,306	12,779	16,100
Toronto	347,959,108	418,806,956	3,860,225	3,511,965	1,640,472	1,643,276
Windsor	1,368,374	1,666,096	263,091	293,241	70,313	93,104
Total - 20 centres	374,862,114	449,913,462	7,117,542	6,389,542	2,686,448	2,782,394
Manitoba:						
Brandon	173,395	199,591	45,013	29,336	22,443	23,995
Winnipeg	15,320,775	22,502,400	714,116	604,558	295,378	295,780
Total - 2 centres	15,494,170	22,701,991	759,129	633,894	317,821	319,775
Saskatchewan:						
Moose Jaw	131,028	144,515	53,847	35,484	23,156	23,539
Prince Albert	150,596	129,721	23,640	23,811	20,161	19,456
Regina	3,990,700	2,468,403	133,457	138,697	106,134	107,732
Saskatoon	1,436,709	1,397,592	203,763	303,313	118,901	117,610
Total - 4 centres	5,709,033	4,140,231	414,707	501,305	268,352	268,337



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	29,375,851	27,695,371	1,190,110	898,017	768,556	667,011
Edmonton	20,777,230	19,503,242	941,258	1,057,602	477,535	472,932
Lethbridge	395,940	403,527	75,719	61,381	58,322	57,797
Medicine Hat	265,485	232,104	46,344	46,414	33,130	35,504
<b>Total - 4 centres</b>	<b>50,814,506</b>	<b>47,834,244</b>	<b>2,253,431</b>	<b>2,063,414</b>	<b>1,337,543</b>	<b>1,233,244</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,549,742	21,852,973	2,247,804	1,650,969	856,175	1,085,064
Victoria	7,359,286	20,757,187	310,432	254,984	142,486	117,051
<b>Total - 2 centres</b>	<b>31,909,028</b>	<b>42,610,160</b>	<b>2,558,236</b>	<b>1,905,953</b>	<b>998,661</b>	<b>1,202,115</b>
<b>TOTAL - 50 CENTRES</b>	<b>563,228,347</b>	<b>649,203,485</b>	<b>17,689,102</b>	<b>15,604,625</b>	<b>6,610,015</b>	<b>6,853,899</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,555,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114
1983	2,752,464,239	36,281,068	308,417,589	1,900,742,479	338,945,252	168,077,851

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

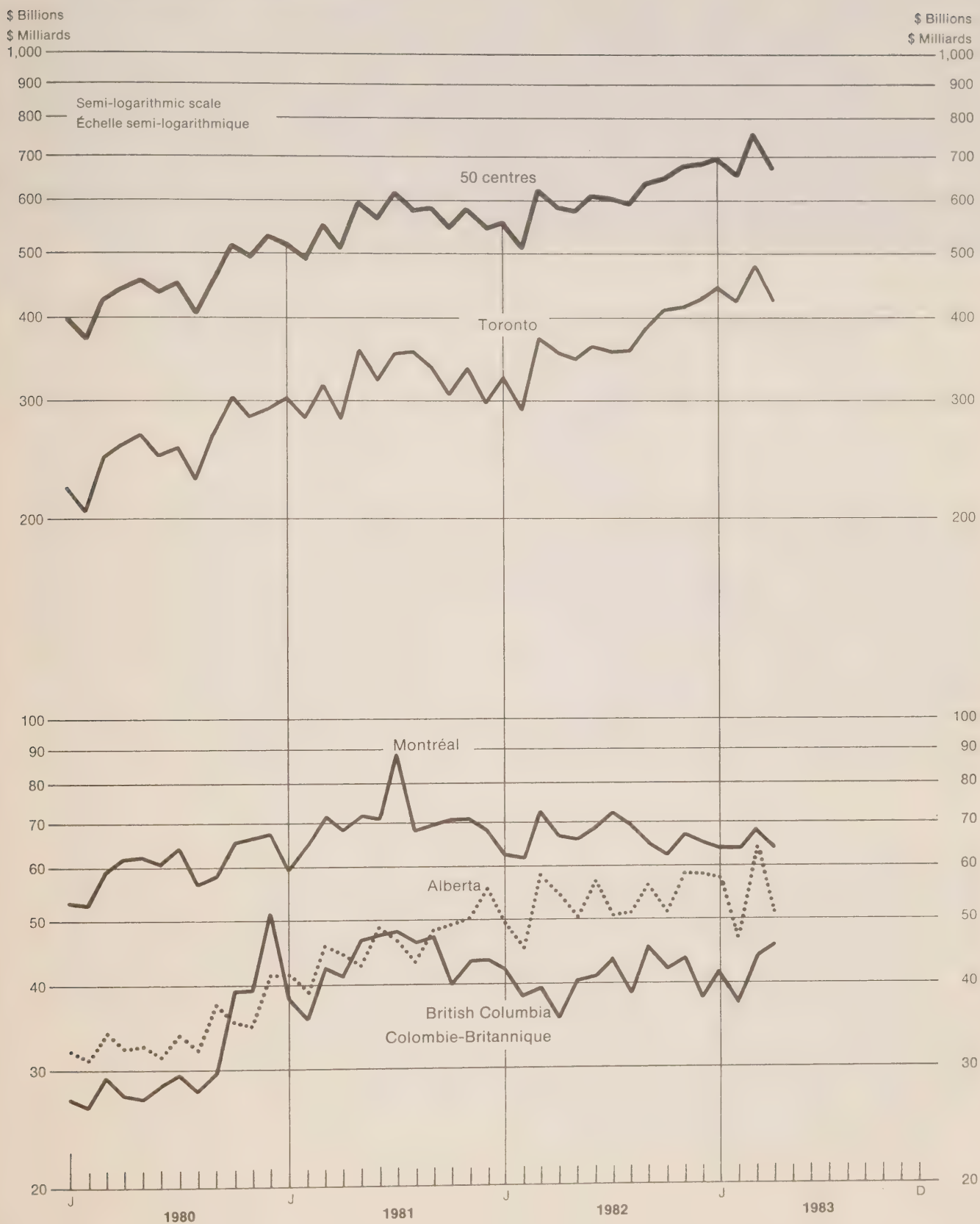
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

MAY 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

MAI 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai			First five months Cinq premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,902,949	1,438,133	0.76	9,529,303	11,579,305	1.22
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	339,199	397,030	1.17	1,677,703	1,831,057	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,233	27,623	1.14	115,788	108,291	0.94
Halifax	3,827,194	5,997,934	1.57	19,650,971	25,196,246	1.28
Sydney	295,857	414,161	1.40	2,009,548	2,302,991	1.15
<b>Total - 3 centres</b>	<b>4,147,284</b>	<b>6,439,718</b>	<b>1.55</b>	<b>21,776,307</b>	<b>27,607,528</b>	<b>1.27</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	710,846	1,433,134	2.02	4,107,400	6,274,603	1.53
Moncton	485,523	584,374	1.20	2,204,433	2,563,351	1.16
Saint John	1,198,502	1,328,710	1.11	6,463,499	6,291,317	0.97
<b>Total - 3 centres</b>	<b>2,394,871</b>	<b>3,346,218</b>	<b>1.40</b>	<b>12,775,332</b>	<b>15,129,271</b>	<b>1.18</b>
Québec:						
Chicoutimi	361,234	382,401	1.06	1,806,250	1,773,905	0.98
Drummondville	165,347	199,158	1.20	811,826	927,194	1.14
Granby	222,544	247,676	1.11	1,135,027	1,094,699	0.96
Montréal	65,881,870	71,279,706	1.08	329,773,477	330,847,240	1.00
Québec	11,298,922	10,546,981	0.93	57,102,126	57,284,836	1.00
St-Hyacinthe	325,446	474,223	1.46	1,648,389	2,240,371	1.36
Shawinigan	126,552	541,247	4.28	619,705	2,667,822	4.30
Sherbrooke	520,046	564,256	1.09	2,469,787	2,676,456	1.08
Trois-Rivières	367,263	441,843	1.20	1,815,656	1,905,597	1.05
Valleyfield	143,618	191,434	1.33	680,852	786,633	1.16
<b>Total - 10 centres</b>	<b>79,412,822</b>	<b>84,868,925</b>	<b>1.07</b>	<b>397,863,095</b>	<b>402,204,753</b>	<b>1.01</b>
Ontario:						
Brantford	562,448	581,880	1.03	2,729,697	2,943,507	1.08
Chatham	731,432	895,414	1.22	4,311,061	5,269,803	1.22
Cornwall	310,230	390,160	1.26	1,366,311	1,876,432	1.37
Guelph	341,975	465,167	1.36	2,121,687	2,097,876	0.99
Hamilton	5,671,892	5,470,219	0.96	28,203,045	29,750,192	1.06
Kingston	483,682	595,365	1.23	2,238,192	2,640,636	1.18
Kitchener	1,400,687	1,462,821	1.04	6,232,823	7,180,396	1.15
London	3,275,544	4,549,619	1.39	18,091,618	18,512,040	1.02
Niagara Falls	369,635	440,855	1.19	1,786,261	2,010,962	1.13
Oshawa	1,684,289	1,920,353	1.14	8,219,672	8,510,630	1.02
Ottawa	9,436,982	9,171,651	0.97	45,524,517	62,490,907	1.38
Peterborough	384,046	475,164	1.24	1,808,362	2,068,895	1.14
St. Catharines	975,111	913,093	0.94	4,144,042	3,512,600	0.85
Sarnia	1,140,997	1,297,756	1.14	8,165,651	6,699,684	0.82
Sault Ste. Marie	569,532	514,107	0.90	2,477,330	2,361,138	0.95
Sudbury	599,811	680,004	1.13	2,905,127	3,256,307	1.12
Thunder Bay	836,951	954,006	1.14	3,846,070	4,321,328	1.12
Timmins	306,995	372,842	1.22	1,395,457	1,621,326	1.16
Toronto	346,210,684	435,933,785	1.26	1,815,656	2,207,235,599	1.22
Windsor	1,602,783	2,307,689	1.44	8,053,208	10,265,780	1.27
<b>Total - 20 centres</b>	<b>376,895,706</b>	<b>469,391,950</b>	<b>1.25</b>	<b>1,837,513,659</b>	<b>2,384,626,038</b>	<b>1.30</b>
Manitoba:						
Brandon	249,572	290,538	1.16	1,194,447	1,376,781	1.15
Winnipeg	17,513,521	20,871,643	1.19	85,048,583	119,465,980	1.40
<b>Total - 2 centres</b>	<b>17,763,093</b>	<b>21,162,181</b>	<b>1.19</b>	<b>86,243,030</b>	<b>120,842,761</b>	<b>1.40</b>
Saskatchewan:						
Moose Jaw	219,761	240,536	1.09	961,511	1,019,317	1.05
Prince Albert	205,625	206,928	1.00	1,009,538	990,154	0.99
Regina	4,046,122	3,079,383	0.76	20,666,729	14,638,043	0.71
Saskatoon	1,523,500	1,868,152	1.23	8,328,807	8,503,342	1.02
<b>Total - 4 centres</b>	<b>5,995,008</b>	<b>5,394,999</b>	<b>0.90</b>	<b>30,966,585</b>	<b>25,150,856</b>	<b>0.81</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLERAU 1. Chèques tirés sur les comptes individuels - fin

	May Mai			First five months Cinq premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	30,626,666	27,207,740	0.89	150,145,815	155,015,644	1.03
Edmonton	18,717,073	20,418,786	1.09	103,768,262	108,635,631	1.05
Lethbridge	598,335	599,504	1.00	2,622,194	2,687,347	1.02
Medicine Hat	309,155	251,736	0.81	1,579,218	1,647,959	1.04
<b>Total - 4 centres</b>	<b>50,251,229</b>	<b>48,477,766</b>	<b>0.96</b>	<b>258,115,489</b>	<b>267,986,581</b>	<b>1.04</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,457,117	28,532,217	1.04	136,025,373	135,314,101	0.99
Victoria	12,781,949	14,407,244	1.13	59,465,807	75,703,211	1.27
<b>Total - 2 centres</b>	<b>40,239,066</b>	<b>42,939,461</b>	<b>1.07</b>	<b>195,491,180</b>	<b>211,017,312</b>	<b>1.08</b>
<b>TOTAL - 50 CENTRES</b>	<b>579,341,227</b>	<b>683,856,381</b>	<b>1.18</b>	<b>2,851,951,683</b>	<b>3,467,975,462</b>	<b>1.22</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLERAU 2. Chèques tirés sur le Receveur général du Canada

	May Mai			First five months Cinq premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	739,129	754,391	1.02	2,887,641	2,990,476	1.04
Calgary	654,405	588,483	0.90	2,101,107	2,265,507	1.08
Regina	193,443	191,958	0.99	764,932	761,136	1.00
Winnipeg	409,390	457,533	1.12	1,577,085	1,617,500	1.03
Toronto	1,923,148	2,000,262	1.04	7,151,961	7,562,539	1.06
Ottawa	4,327,259	5,415,579	1.25	26,052,587	34,693,326	1.33
Montréal	1,380,407	1,522,900	1.10	6,197,010	6,508,142	1.05
Saint John	101,692	110,872	1.09	420,033	428,467	1.02
Halifax	561,895	605,528	1.08	2,345,305	2,538,731	1.08
<b>CANADA</b>	<b>10,290,768</b>	<b>11,647,506</b>	<b>1.13</b>	<b>49,497,661</b>	<b>59,365,824</b>	<b>1.20</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,719,422	1,252,602	123,503	118,635	60,024	66,896
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	296,789	347,576	25,130	27,253	17,280	22,201
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,010	18,069	5,047	5,739	3,176	3,815
Halifax	3,558,985	5,682,617	148,661	171,463	119,548	143,854
Sydney	261,217	371,581	19,660	23,930	14,980	18,650
Total - 3 centres	3,836,212	6,072,267	173,368	201,132	137,704	166,319
New Brunswick - Nouveau-Brunswick:						
Fredericton	619,532	1,337,950	55,066	59,424	36,248	35,760
Moncton	412,908	493,309	39,333	50,421	33,282	40,644
Saint John	1,109,531	1,221,500	51,595	65,492	37,376	41,718
Total - 3 centres	2,141,971	3,052,759	145,994	175,337	106,906	118,122
Québec:						
Chicoutimi	318,989	336,907	32,038	33,774	10,207	11,720
Drummondville	139,074	166,078	22,172	26,260	4,101	6,820
Granby	194,346	208,194	19,922	30,136	8,276	9,346
Montréal	62,179,151	67,357,366	3,026,661	3,175,901	676,058	746,439
Québec	10,461,352	9,827,925	779,366	645,898	58,204	73,158
St-Hyacinthe	272,489	419,335	39,106	40,627	13,851	14,261
Shawinigan	110,981	518,141	11,879	16,148	3,692	6,958
Sherbrooke	447,630	477,450	52,660	62,425	19,756	24,381
Trois-Rivières	320,697	384,560	36,977	42,757	9,569	14,526
Valleyfield	116,263	157,706	20,783	25,804	6,572	7,924
Total - 10 centres	74,560,972	79,853,662	4,041,564	4,099,730	810,286	915,533
Ontario:						
Brantford	472,277	474,035	63,766	77,082	26,405	30,763
Chatham	660,824	821,711	46,122	47,002	24,486	26,701
Cornwall	256,775	341,562	40,225	33,537	13,230	15,061
Guelph	247,634	357,834	64,339	73,641	30,002	33,692
Hamilton	4,766,522	4,572,832	737,618	705,066	167,752	192,321
Kingston	325,128	414,643	112,153	120,379	46,401	60,343
Kitchener	1,179,482	1,210,900	160,795	185,257	60,410	66,664
London	2,887,353	4,095,113	278,156	311,750	110,035	142,756
Niagara Falls	287,744	359,548	61,323	58,251	20,568	23,056
Oshawa	1,525,516	1,730,206	114,520	142,340	44,253	47,807
Ottawa	8,524,539	8,001,844	562,911	816,723	349,532	353,084
Peterborough	269,579	344,438	82,101	93,701	32,366	37,025
St. Catharines	833,851	749,232	101,807	117,918	39,453	45,943
Sarnia	1,035,193	1,172,263	74,967	80,468	30,837	45,025
Sault Ste. Marie	482,486	424,224	59,217	60,631	27,829	29,252
Sudbury	467,667	536,821	93,794	98,490	38,350	44,693
Thunder Bay	668,966	772,449	112,053	125,859	55,932	55,698
Timmins	248,991	311,494	42,540	42,280	15,464	19,068
Toronto	340,262,577	429,735,922	4,179,826	4,175,981	1,768,281	2,021,882
Windsor	1,276,442	1,794,362	247,590	385,260	78,751	128,067
Total - 20 centres	366,679,546	458,221,433	7,235,823	7,751,616	2,980,337	3,418,901
Manitoba:						
Brandon	185,804	223,810	38,443	36,357	25,325	30,371
Winnipeg	16,426,069	19,723,000	710,538	773,349	376,914	375,294
Total - 2 centres	16,611,873	19,946,810	748,981	809,706	402,239	405,665
Saskatchewan:						
Moose Jaw	137,149	153,049	52,099	51,218	30,513	36,269
Prince Albert	152,398	150,600	30,250	31,156	22,977	25,172
Regina	3,787,377	2,763,556	140,214	174,906	118,531	140,921
Saskatoon	1,159,858	1,389,901	242,075	329,409	121,567	148,842
Total - 4 centres	5,236,782	4,457,106	464,638	586,689	293,588	351,204

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	28,463,831	25,382,820	1,338,185	992,708	824,650	832,212
Edmonton	17,120,602	18,560,011	1,069,629	1,297,452	526,842	561,323
Lethbridge	462,906	453,762	70,466	76,161	64,963	69,581
Medicine Hat	217,740	174,871	49,205	42,913	42,210	33,952
<b>Total - 4 centres</b>	<b>46,265,079</b>	<b>44,571,464</b>	<b>2,527,485</b>	<b>2,409,234</b>	<b>1,458,665</b>	<b>1,497,068</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,895,721	25,548,127	1,694,616	1,980,427	866,780	1,003,663
Victoria	12,297,506	13,905,430	325,894	337,276	158,549	164,538
<b>Total - 2 centres</b>	<b>37,193,227</b>	<b>39,453,557</b>	<b>2,020,510</b>	<b>2,317,703</b>	<b>1,025,329</b>	<b>1,168,201</b>
<b>TOTAL - 50 CENTRES</b>	<b>554,541,873</b>	<b>657,229,236</b>	<b>17,506,996</b>	<b>18,497,035</b>	<b>7,292,358</b>	<b>8,130,110</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	10,657,710(1)	249,263 <sup>F</sup>	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,011	3,240,833 <sup>F</sup>	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,407,507	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,850	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	1,011,111,111	19,100,745	250,373,962	481,658,092 <sup>F</sup>	124,902,719	75,814,709
1977	1,182,572,240	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,483,060,907	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	2,061,950,601	26,322,896	286,589,743	873,276,168	189,374,898	107,697,202
1980	2,622,998,178	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,817,691,020	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	3,111,111,111	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1983	3,111,111,111	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

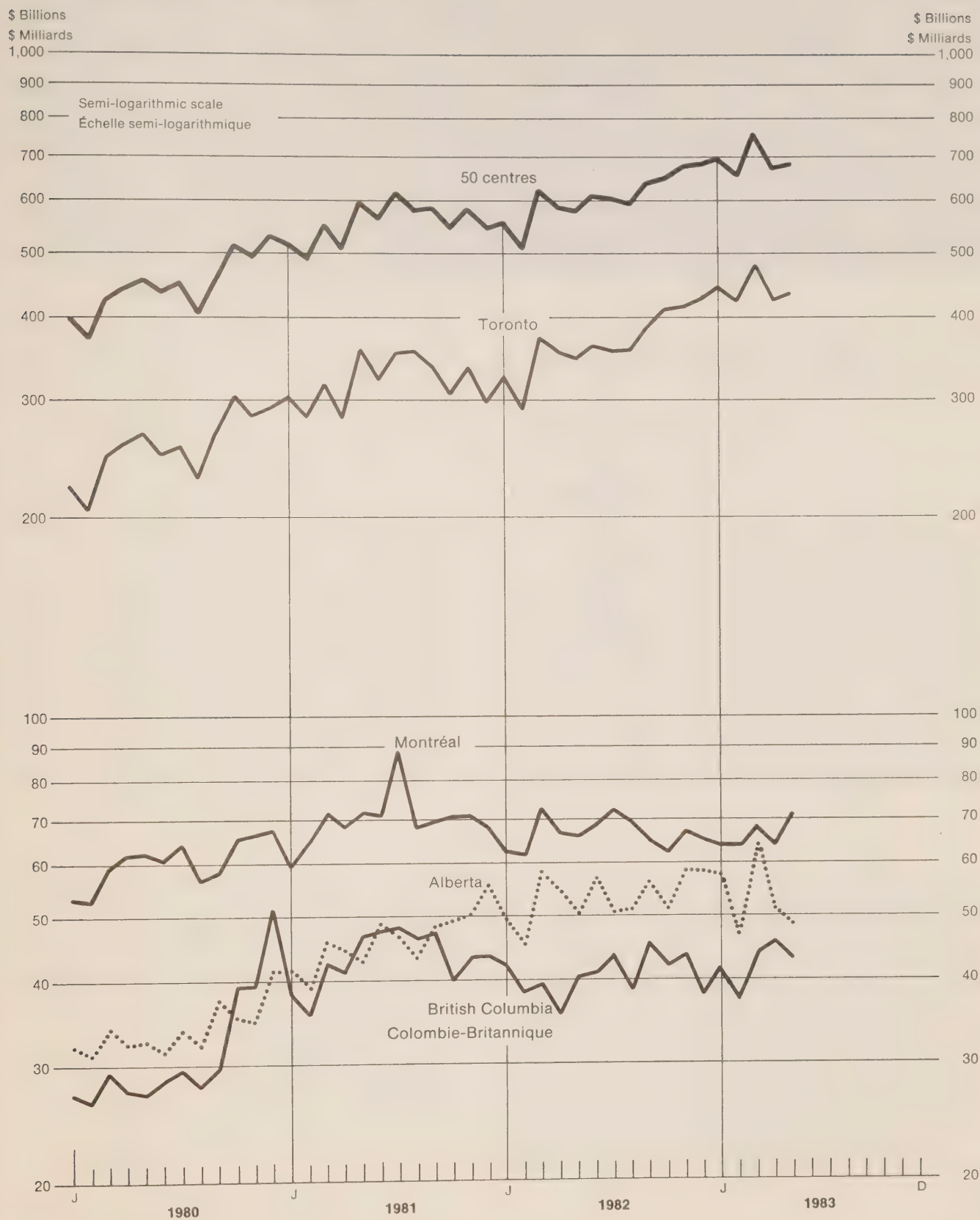
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

## CHEQUES CASHED

JUNE 1983

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

August 1983  
5-4404-509

## CHÈQUES ENCAISSÉS

JUIN 1983

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Août 1983  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June			First six months		
	Juin			Six premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,774,001	1,396,458	0.50	12,303,304	12,975,763	1.05
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	350,374	455,637	1.30	2,028,077	2,286,694	1.13
Nova Scotia - Nouvelle-Ecosse:						
Glace Bay	27,401	29,323	1.07	143,189	137,614	0.96
Halifax	4,356,990	5,682,109	1.30	24,007,961	30,878,355	1.29
Sydney	348,753	444,080	1.27	2,358,301	2,747,071	1.16
<b>Total - 3 centres</b>	<b>4,733,144</b>	<b>6,155,512</b>	<b>1.30</b>	<b>26,509,451</b>	<b>33,763,040</b>	<b>1.27</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	965,961	1,168,162	1.21	5,073,361	7,442,765	1.47
Moncton	490,622	615,949	1.26	2,695,055	3,179,300	1.18
Saint John	1,167,924	1,353,120	1.16	7,631,423	7,644,437	1.00
<b>Total - 3 centres</b>	<b>2,624,507</b>	<b>3,137,231</b>	<b>1.20</b>	<b>15,399,839</b>	<b>18,266,502</b>	<b>1.19</b>
Québec:						
Chicoutimi	368,881	387,817	1.05	2,175,131	2,161,722	0.99
Drummondville	178,777	207,488	1.16	990,603	1,134,682	1.14
Granby	215,961	231,991	1.07	1,350,988	1,326,690	0.98
Montréal	68,560,919	74,693,004	1.09	398,334,396	405,540,244	1.02
Québec	11,575,593	14,575,686	1.26	68,677,719	71,860,522	1.03
St-Hyacinthe	343,515	402,602	1.17	1,991,904	2,642,973	1.33
Shawinigan	131,492	705,287	5.36	751,197	3,373,109	4.49
Sherbrooke	517,615	592,096	1.14	2,987,402	3,268,552	1.09
Trois-Rivières	394,834	455,424	1.15	2,210,490	2,361,021	1.07
Valleyfield	148,481	183,265	1.23	829,333	969,898	1.17
<b>Total - 10 centres</b>	<b>82,436,068</b>	<b>92,434,660</b>	<b>1.12</b>	<b>480,299,163</b>	<b>494,639,413</b>	<b>1.03</b>
Ontario:						
Brantford	629,070	677,102	1.08	3,358,767	3,620,609	1.08
Chatham	889,404	882,380	0.99	5,200,465	6,152,183	1.18
Cornwall	318,626	402,089	1.26	1,684,937	2,278,521	1.35
Guelph	373,439	507,857	1.36	2,495,126	2,605,733	1.04
Hamilton	5,765,474	6,101,321	1.06	33,968,519	35,851,513	1.06
Kingston	596,264	616,290	1.03	2,834,456	3,256,926	1.15
Kitchener	1,396,307	1,451,643	1.04	7,629,130	8,632,039	1.13
London	3,766,840	4,372,179	1.16	21,858,458	22,884,219	1.05
Niagara Falls	361,885	421,076	1.16	2,148,146	2,432,038	1.13
Oshawa	2,033,394	1,948,577	0.96	10,253,066	10,459,207	1.02
Ottawa	9,250,462	14,437,672	1.56	54,774,979	76,928,579	1.40
Peterborough	406,443	496,706	1.22	2,214,805	2,565,601	1.16
St. Catharines	817,243	866,535	1.06	4,961,285	4,379,135	0.88
Sarnia	1,310,514	1,375,119	1.05	9,476,165	8,074,803	0.85
Sault Ste. Marie	518,598	595,267	1.15	2,995,928	2,956,405	0.99
Sudbury	654,908	743,482	1.14	3,560,035	3,999,789	1.12
Thunder Bay	769,699	981,799	1.28	4,615,769	5,303,127	1.15
Timmins	269,586	364,495	1.35	1,665,043	1,985,821	1.19
Toronto	361,621,444	446,394,604	1.23	2,045,514,972	2,653,630,203	1.30
Windsor	1,802,774	1,991,943	1.10	9,855,982	12,257,723	1.24
<b>Total - 20 centres</b>	<b>393,552,374</b>	<b>485,628,136</b>	<b>1.23</b>	<b>2,231,066,033</b>	<b>2,870,254,174</b>	<b>1.29</b>
Manitoba:						
Brandon	295,344	332,435	1.13	1,489,791	1,709,216	1.15
Winnipeg	17,729,301	22,424,415	1.26	102,777,884	141,890,595	1.38
<b>Total - 2 centres</b>	<b>18,024,645</b>	<b>22,756,850</b>	<b>1.26</b>	<b>104,267,675</b>	<b>143,599,611</b>	<b>1.38</b>
Saskatchewan:						
Moose Jaw	208,132	216,877	1.04	1,169,643	1,236,194	1.06
Prince Albert	197,574	242,664	1.23	1,207,112	1,232,818	1.02
Regina	4,659,167	3,336,240	0.72	25,325,896	17,974,283	0.71
Saskatoon	1,801,073	1,876,332	1.04	10,129,880	10,379,674	1.02
<b>Total - 4 centres</b>	<b>6,865,946</b>	<b>5,672,113</b>	<b>0.83</b>	<b>37,832,531</b>	<b>30,822,969</b>	<b>0.81</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	35,477,705	27,123,283	0.76	185,623,520	182,138,927	0.98
Edmonton	20,507,137	22,675,838	1.11	124,275,399	131,311,469	1.06
Lethbridge	624,491	630,437	1.01	3,246,685	3,317,784	1.02
Medicine Hat	362,301	319,820	0.88	1,941,519	1,967,779	1.01
<b>Total - 4 centres</b>	<b>56,971,634</b>	<b>50,749,378</b>	<b>0.89</b>	<b>315,087,123</b>	<b>318,735,959</b>	<b>1.01</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,685,120	28,139,880	1.02	163,710,493	163,453,981	1.00
Victoria	13,336,520	10,384,663	0.79	72,802,327	86,287,874	1.19
<b>Total - 2 centres</b>	<b>41,021,640</b>	<b>38,724,543</b>	<b>0.94</b>	<b>236,512,820</b>	<b>249,741,855</b>	<b>1.06</b>
<b>TOTAL - 50 CENTRES</b>	<b>609,354,333</b>	<b>707,110,518</b>	<b>1.16</b>	<b>3,461,306,016</b>	<b>4,175,085,980</b>	<b>1.21</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	816,002	886,821	1.09	3,703,643	3,877,297	1.05
Calgary	606,900	695,787	1.15	2,708,007	2,961,294	1.09
Regina	191,920	213,025	1.11	956,852	974,161	1.02
Winnipeg	387,485	440,553	1.14	1,964,570	2,058,053	1.05
Toronto	2,024,890	2,071,071	1.02	9,176,851	9,633,610	1.05
Ottawa	3,780,239	7,275,262	1.92	29,832,826	41,968,588	1.41
Montréal	1,358,090	1,416,760	1.04	7,555,100	7,924,902	1.05
Saint John	101,853	120,582	1.18	521,886	549,049	1.05
Halifax	512,000	634,786	1.24	2,857,305	3,173,517	1.11
<b>CANADA</b>	<b>9,779,379</b>	<b>13,754,647</b>	<b>1.41</b>	<b>59,277,040</b>	<b>73,120,471</b>	<b>1.23</b>



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,560,504	1,186,581	154,817	146,461	58,680	63,416
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	308,344	406,270	23,447	28,754	18,583	20,613
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,917	19,316	7,257	6,372	3,227	3,635
Halifax	4,074,192	5,380,647	157,180	159,383	125,618	142,079
Sydney	312,454	404,642	21,681	22,169	14,618	17,269
Total - 3 centres	4,403,563	5,804,605	186,118	187,924	143,463	162,983
New Brunswick - Nouveau-Brunswick:						
Fredericton	885,045	1,073,798	50,553	58,882	30,363	35,482
Moncton	416,038	527,178	41,822	47,181	32,762	41,590
Saint John	1,067,220	1,255,004	64,276	56,141	36,428	41,975
Total - 3 centres	2,368,303	2,855,980	156,651	162,204	99,553	119,047
Québec:						
Chicoutimi	326,744	339,561	31,956	35,253	10,181	13,003
Drummondville	151,149	175,596	23,772	25,921	3,856	5,971
Granby	187,935	197,301	20,238	26,753	7,788	7,937
Montréal	64,827,263	70,821,256	3,090,808	3,083,914	642,848	787,834
Québec	10,817,063	13,767,524	695,724	726,443	62,806	81,719
St-Hyacinthe	293,559	355,558	37,485	34,960	12,471	12,084
Shawinigan	114,782	680,468	12,689	17,832	4,021	6,987
Sherbrooke	446,400	506,931	52,333	62,494	18,882	22,671
Trois-Rivières	348,092	400,007	37,776	41,686	8,966	13,731
Valleyfield	122,654	155,336	20,258	20,752	5,569	7,177
Total - 10 centres	77,635,641	87,399,538	4,023,039	4,076,008	777,388	959,114
Ontario:						
Brantford	533,427	563,408	69,264	86,595	26,379	27,099
Chatham	823,539	809,821	42,743	45,949	23,122	26,610
Cornwall	269,194	350,701	35,870	36,406	13,562	14,982
Guelph	278,985	409,794	65,253	65,833	29,201	32,230
Hamilton	4,830,642	5,206,926	764,639	704,774	170,193	189,621
Kingston	446,151	446,542	100,645	112,978	49,468	56,770
Kitchener	1,161,873	1,200,418	178,046	185,907	56,388	65,318
London	3,373,670	3,936,150	272,450	284,387	120,720	151,642
Niagara Falls	284,085	344,410	58,232	54,452	19,568	22,214
Oshawa	1,871,711	1,756,012	116,110	142,725	45,573	49,641
Ottawa	8,321,385	13,332,815	586,329	725,798	342,777	491,641
Peterborough	293,952	365,642	80,840	94,624	31,651	36,444
St. Catharines	675,413	705,002	100,896	116,151	40,934	45,582
Sarnia	1,190,191	1,254,290	89,739	85,902	30,584	34,927
Sault Ste. Marie	431,578	508,778	59,547	54,295	27,473	32,194
Sudbury	532,749	589,981	84,613	108,987	37,546	44,584
Thunder Bay	611,263	818,339	109,802	106,541	48,634	56,917
Timmins	217,255	300,937	37,805	44,396	14,526	19,162
Toronto	355,927,051	440,506,837	3,974,975	3,968,709	1,719,418	1,719,050
Windsor	1,496,125	1,625,205	232,352	279,704	74,297	87,134
Total - 20 centres	383,570,239	475,032,008	7,060,150	7,305,113	2,921,985	3,291,015
Manitoba:						
Brandon	233,523	271,997	35,468	31,848	26,353	28,590
Winnipeg	16,734,761	21,233,922	661,876	788,975	332,664	401,518
Total - 2 centres	16,968,284	21,505,919	697,344	820,823	359,017	430,108
Saskatchewan:						
Moose Jaw	137,032	148,442	45,081	41,152	26,019	27,283
Prince Albert	147,351	189,663	28,663	29,771	21,560	23,230
Regina	4,412,252	3,047,018	134,623	157,165	112,292	132,057
Saskatoon	1,371,179	1,452,096	317,390	302,980	112,504	121,256
Total - 4 centres	6,067,814	4,837,219	525,757	531,068	272,375	303,826

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	33,499,081	25,504,471	1,160,012	836,396	818,612	782,416
Edmonton	18,716,647	20,658,027	1,254,195	1,491,633	536,295	526,178
Lethbridge	493,233	492,749	66,483	73,102	64,775	64,586
Medicine Hat	290,230	230,884	37,774	50,995	34,297	37,941
<b>Total - 4 centres</b>	<b>52,999,191</b>	<b>46,886,131</b>	<b>2,518,464</b>	<b>2,452,126</b>	<b>1,453,979</b>	<b>1,411,121</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,027,888	25,371,287	1,823,789	1,890,070	833,443	878,523
Victoria	12,886,979	10,122,296	301,460	310,492	148,081	151,875
<b>Total - 2 centres</b>	<b>37,914,867</b>	<b>35,493,583</b>	<b>2,125,249</b>	<b>2,200,562</b>	<b>981,524</b>	<b>1,030,398</b>
<b>TOTAL - 50 CENTRES</b>	<b>584,796,750</b>	<b>681,407,834</b>	<b>17,471,036</b>	<b>17,911,043</b>	<b>7,086,547</b>	<b>7,791,641</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,560	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820
1983	4,125,504,033	54,677,855	480,669,318	2,847,256,466	493,158,539	249,741,855

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

### Valeur des chèques encaissés au Canada

The graph displays the performance of the Canadian stock market from July 1979 to December 1983. The top section features two indices: the 50-centres index (solid line) and the Toronto index (solid line), plotted on a semi-logarithmic scale ranging from 200 to 1,000 billions of dollars. The bottom section shows three regional indices: Montreal (solid line), Alberta (dotted line), and British Columbia (solid line), plotted on a linear scale from 20 to 100 billions of dollars. All indices exhibit a general upward trend, with the 50-centres index reaching approximately 700 billions by the end of 1983. The Montreal index shows a significant peak in early 1981, while the Alberta and British Columbia indices remain relatively stable, fluctuating between 30 and 60 billions.

Index	July 1979	January 1980	July 1980	January 1981	July 1981	January 1982	July 1982	January 1983	December 1983
50-centres	390	450	510	510	580	600	680	650	700
Toronto	230	250	300	300	350	350	440	420	440
Montréal	53	62	68	60	72	63	65	64	75
Alberta	32	33	33	42	48	58	58	58	52
British Columbia	26	27	28	38	48	40	44	38	40







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

JULY 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

September 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

JUILLET 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Septembre 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July Juillet			First seven months Sept premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,944,095	1,380,900	0.71	14,247,399	14,356,663	1.01
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	482,721	459,937	0.95	2,510,798	2,746,631	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,684	27,248	1.15	166,873	164,862	0.99
Halifax	4,011,159	5,205,555	1.30	28,019,120	36,083,910	1.29
Sydney	525,352	505,620	0.96	2,883,653	3,252,691	1.13
<b>Total - 3 centres</b>	<b>4,560,195</b>	<b>5,738,423</b>	<b>1.26</b>	<b>31,069,646</b>	<b>39,501,463</b>	<b>1.27</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	683,982	1,284,702	1.88	5,757,343	8,727,467	1.52
Moncton	455,683	619,713	1.36	3,150,738	3,799,013	1.21
Saint John	1,268,482	1,233,103	0.97	8,899,905	8,877,540	1.00
<b>Total - 3 centres</b>	<b>2,408,147</b>	<b>3,137,518</b>	<b>1.30</b>	<b>17,807,986</b>	<b>21,404,020</b>	<b>1.20</b>
Québec:						
Chicoutimi	354,116	360,857	1.02	2,529,247	2,522,579	1.00
Drummondville	180,591	206,109	1.14	1,171,194	1,340,791	1.14
Granby	213,083	220,671	1.04	1,564,071	1,547,361	0.99
Montréal	72,086,339	73,834,181	1.02	470,420,735	479,374,425	1.02
Québec	12,860,265	14,017,579	1.09	81,537,984	85,878,101	1.05
St-Hyacinthe	490,918	446,972	0.91	2,482,822	3,089,945	1.24
Shawinigan	112,139	523,938	4.67	863,336	3,897,047	4.51
Sherbrooke	515,702	531,952	1.03	3,503,104	3,800,504	1.08
Trois-Rivières	364,451	456,745	1.25	2,574,941	2,817,766	1.09
Valleyfield	138,635	172,989	1.25	967,968	1,142,887	1.18
<b>Total - 10 centres</b>	<b>87,316,239</b>	<b>90,771,993</b>	<b>1.04</b>	<b>567,615,402</b>	<b>585,411,406</b>	<b>1.03</b>
Ontario:						
Brantford	596,620	590,870	0.99	3,955,387	4,211,479	1.06
Chatham	801,823	747,050	0.93	6,002,288	6,899,233	1.15
Cornwall	336,035	396,394	1.18	2,020,972	2,674,915	1.32
Guelph	387,931	616,923	1.59	2,883,057	3,222,656	1.12
Hamilton	5,774,744	6,977,573	1.21	39,743,263	42,829,086	1.08
Kingston	607,409	584,375	0.96	3,441,865	3,841,301	1.12
Kitchener	1,616,595	1,504,555	0.93	9,245,725	10,136,594	1.10
London	3,428,198	4,425,991	1.29	25,286,656	27,310,210	1.08
Niagara Falls	354,991	405,063	1.14	2,503,137	2,837,101	1.13
Oshawa	1,767,420	2,131,994	1.21	12,020,486	12,591,201	1.05
Ottawa	9,383,088	12,539,210	1.34	64,158,067	89,467,789	1.39
Peterborough	396,751	479,487	1.21	2,611,556	3,045,088	1.17
St. Catharines	717,396	909,921	1.27	5,678,681	5,289,056	0.93
Sarnia	1,264,499	1,229,176	0.97	10,740,664	9,303,979	0.87
Sault Ste. Marie	485,451	512,120	1.05	3,481,379	3,468,525	1.00
Sudbury	628,038	590,343	0.94	4,188,073	4,590,132	1.10
Thunder Bay	947,968	877,042	0.93	5,563,737	6,180,169	1.11
Timmins	292,211	334,417	1.14	1,957,254	2,320,238	1.19
Toronto	355,749,524	466,009,573	1.31	2,401,264,496	3,119,639,776	1.30
Windsor	1,798,137	1,815,280	1.01	11,654,119	14,073,003	1.21
<b>Total - 20 centres</b>	<b>387,334,829</b>	<b>503,677,357</b>	<b>1.30</b>	<b>2,618,400,862</b>	<b>3,373,931,531</b>	<b>1.29</b>
Manitoba:						
Brandon	241,447	274,358	1.14	1,731,238	1,983,574	1.15
Winnipeg	16,360,496	21,841,352	1.34	119,138,380	163,731,747	1.37
<b>Total - 2 centres</b>	<b>16,601,943</b>	<b>22,115,710</b>	<b>1.33</b>	<b>120,869,618</b>	<b>165,715,321</b>	<b>1.37</b>
Saskatchewan:						
Moose Jaw	191,283	213,498	1.12	1,360,926	1,449,692	1.07
Prince Albert	211,123	206,098	0.98	1,418,235	1,438,916	1.01
Regina	3,475,123	3,194,466	0.92	28,801,019	21,168,749	0.74
Saskatoon	1,829,202	1,946,231	1.06	11,959,082	12,325,905	1.03
<b>Total - 4 centres</b>	<b>5,706,731</b>	<b>5,560,293</b>	<b>0.97</b>	<b>43,539,262</b>	<b>36,383,262</b>	<b>0.84</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July Juillet			First seven months Sept premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,370,052	25,408,497	0.87	214,993,572	207,547,424	0.97
Edmonton	20,218,432	20,162,999	1.00	144,493,831	151,474,468	1.05
Lethbridge	538,129	557,164	1.04	3,784,814	3,874,948	1.02
Medicine Hat	383,486	227,015	0.59	2,325,005	2,194,794	0.94
<b>Total - 4 centres</b>	<b>50,510,099</b>	<b>46,355,675</b>	<b>0.92</b>	<b>365,597,222</b>	<b>365,091,634</b>	<b>1.00</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,819,298	28,944,642	1.04	191,529,791	192,398,623	1.00
Victoria	15,824,319	11,383,508	0.72	88,626,646	97,671,382	1.10
<b>Total - 2 centres</b>	<b>43,643,617</b>	<b>40,328,150</b>	<b>0.92</b>	<b>280,156,437</b>	<b>290,070,005</b>	<b>1.04</b>
<b>TOTAL - 50 CENTRES</b>	<b>600,508,616</b>	<b>719,525,956</b>	<b>1.20</b>	<b>4,061,814,632</b>	<b>4,894,611,936</b>	<b>1.21</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July Juillet			First seven months Sept premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	634,141	736,452	1.16	4,337,784	4,613,749	1.06
Calgary	534,344	586,283	1.10	3,242,351	3,547,577	1.09
Regina	203,013	198,153	0.98	1,159,865	1,172,314	1.01
Winnipeg	324,736	384,372	1.18	2,289,306	2,442,425	1.07
Toronto	1,426,569	1,840,223	1.29	10,603,420	11,473,833	1.08
Ottawa	7,241,697	6,108,590	0.84	37,074,523	48,077,178	1.30
Montréal	1,214,820	1,508,482	1.24	8,769,920	9,433,384	1.08
Saint John	73,256	84,187	1.15	595,142	633,236	1.06
Halifax	468,488	582,186	1.24	3,325,793	3,755,703	1.13
<b>CANADA</b>	<b>12,121,064</b>	<b>12,028,928</b>	<b>0.99</b>	<b>71,398,104</b>	<b>85,149,399</b>	<b>1.19</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,772,370	1,210,485	118,096	107,531	53,629	62,884
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	438,607	408,921	26,063	31,384	18,051	19,632
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,190	17,119	5,335	6,432	3,159	3,697
Halifax	3,751,547	4,926,748	149,324	149,473	110,288	129,334
Sydney	489,065	468,116	21,818	21,707	14,469	15,797
Total - 3 centres	4,255,802	5,411,983	176,477	177,612	127,916	148,828
New Brunswick - Nouveau-Brunswick:						
Fredericton	588,490	1,192,646	67,862	58,034	27,630	34,022
Moncton	386,164	538,597	38,263	43,349	31,256	37,767
Saint John	1,180,293	1,145,713	52,625	46,831	35,564	40,559
Total - 3 centres	2,154,947	2,876,956	158,750	148,214	94,450	112,348
Québec:						
Chicoutimi	317,461	319,796	27,185	30,069	9,470	10,992
Drummondville	154,813	176,155	21,987	24,373	3,791	5,581
Granby	188,202	186,973	17,491	24,643	7,390	9,055
Montréal	68,535,486	70,290,169	2,910,488	2,897,345	640,365	646,667
Québec	12,002,786	13,461,780	806,826	503,660	50,653	52,139
St-Hyacinthe	444,706	396,531	34,522	38,313	11,690	12,128
Shawinigan	96,570	501,400	11,771	15,824	3,798	6,714
Sherbrooke	449,576	453,637	48,561	56,628	17,565	21,687
Trois-Rivières	324,047	402,821	32,083	40,659	8,321	13,265
Valleyfield	115,195	144,420	18,052	21,506	5,388	7,063
Total - 10 centres	82,628,842	86,333,682	3,928,966	3,653,020	758,431	785,291
Ontario:						
Brantford	507,015	492,788	66,158	55,740	23,447	42,342
Chatham	742,540	673,218	39,092	50,844	20,191	22,988
Cornwall	287,562	334,207	35,736	46,978	12,737	15,209
Guelph	295,481	518,675	64,394	68,024	28,056	30,224
Hamilton	4,787,704	5,840,653	813,286	871,695	173,754	265,225
Kingston	463,758	432,982	95,222	97,662	48,429	53,731
Kitchener	1,398,078	1,268,839	163,601	178,722	54,916	56,994
London	3,033,441	3,993,750	288,070	262,279	106,687	169,962
Niagara Falls	282,658	333,328	53,821	51,492	18,512	20,243
Oshawa	1,613,095	1,786,008	109,649	297,017	44,676	48,969
Ottawa	8,492,109	11,445,904	578,154	654,955	312,825	438,351
Peterborough	290,046	341,590	75,974	104,806	30,731	33,091
St. Catharines	603,118	733,919	79,860	135,185	34,418	40,817
Sarnia	1,160,948	1,130,295	75,330	67,799	28,221	31,082
Sault Ste. Marie	408,109	434,047	52,674	51,905	24,668	26,168
Sudbury	509,975	461,734	81,378	87,624	36,685	40,985
Thunder Bay	800,604	734,866	100,391	88,658	46,973	53,518
Timmins	230,851	279,990	40,131	36,303	21,229	18,124
Toronto	350,215,592	460,607,845	3,912,472	3,633,116	1,621,460	1,768,612
Windsor	1,493,323	1,512,812	222,911	221,453	81,903	81,015
Total - 20 centres	377,616,007	493,357,450	6,948,304	7,062,257	2,770,518	3,257,650
Manitoba:						
Brandon	188,098	217,479	32,278	30,326	21,071	26,553
Winnipeg	15,388,819	20,753,342	664,814	703,941	306,863	384,069
Total - 2 centres	15,576,917	20,970,821	697,092	734,267	327,934	410,622
Saskatchewan:						
Moose Jaw	126,652	150,964	41,624	36,832	23,007	25,702
Prince Albert	163,776	158,824	27,551	26,460	19,796	20,814
Regina	3,238,711	2,900,791	134,869	143,648	101,543	150,027
Saskatoon	1,469,428	1,522,827	243,686	312,896	116,088	110,508
Total - 4 centres	4,998,567	4,733,406	447,730	519,836	260,434	307,051

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	27,642,648	23,890,230	997,908	799,982	729,496	718,285
Edmonton	18,562,349	18,371,763	1,151,393	1,318,538	504,690	472,698
Lethbridge	424,809	431,869	58,933	67,533	54,387	57,762
Medicine Hat	307,079	168,424	44,636	33,920	31,771	24,671
<b>Total - 4 centres</b>	<b>46,936,885</b>	<b>42,862,286</b>	<b>2,252,870</b>	<b>2,219,973</b>	<b>1,320,344</b>	<b>1,273,416</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,122,962	26,293,029	1,906,039	1,816,967	790,297	834,646
Victoria	15,388,833	10,935,402	298,787	300,442	136,699	147,664
<b>Total - 2 centres</b>	<b>40,511,795</b>	<b>37,228,431</b>	<b>2,204,826</b>	<b>2,117,409</b>	<b>926,996</b>	<b>982,310</b>
<b>TOTAL - 50 CENTRES</b>	<b>576,890,739</b>	<b>695,394,421</b>	<b>16,959,174</b>	<b>16,771,503</b>	<b>6,658,703</b>	<b>7,360,032</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650 <sup>F</sup>	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,957	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437
1983	4,835,950,220	63,117,126	569,053,030	3,346,519,842	567,190,217	290,070,005

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

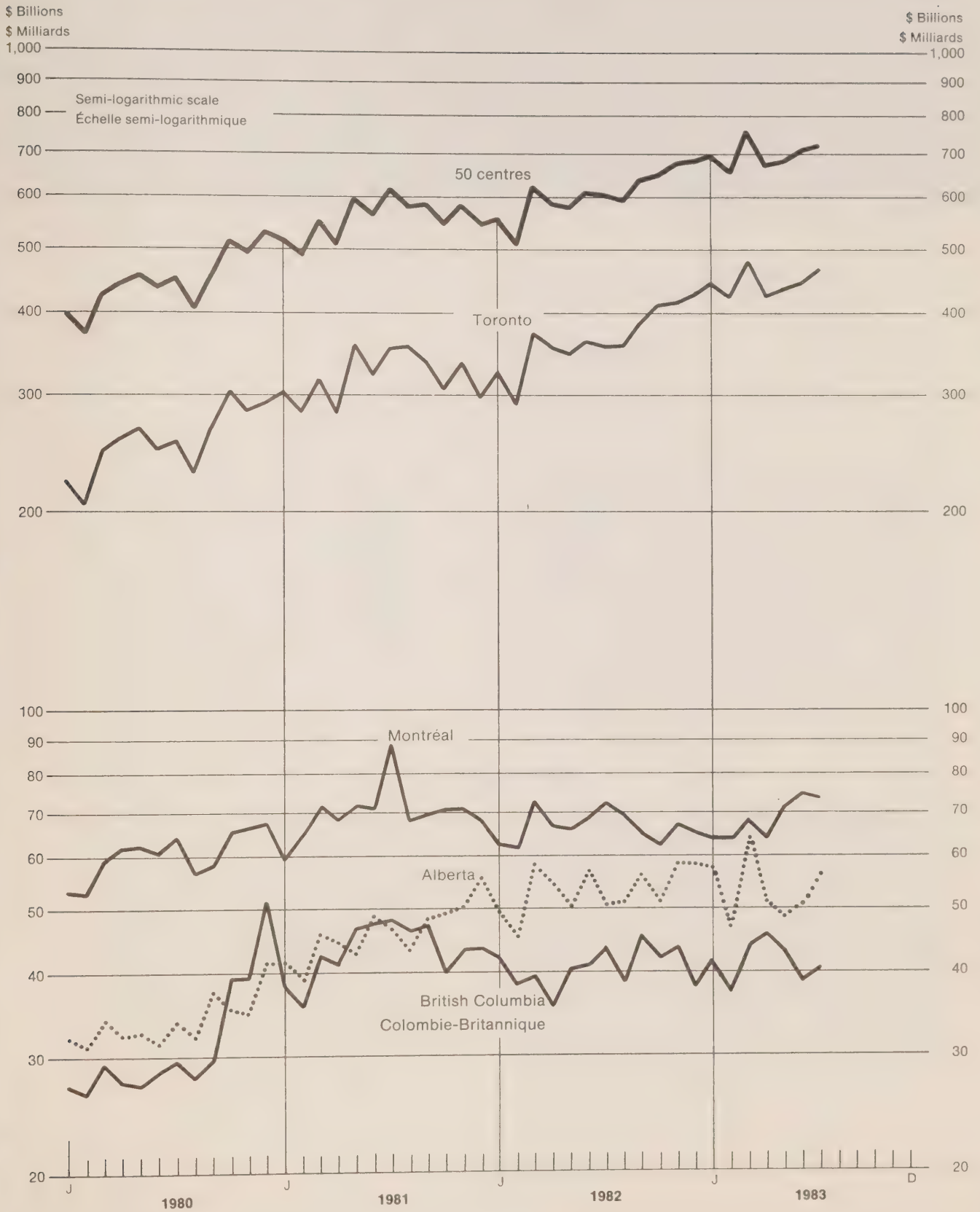
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

AUGUST 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

October 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

AOÛT 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Octobre 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August Août			First eight months Huit premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,616,175	1,638,243	0.63	16,863,574	15,994,906	0.95
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	368,915	425,430	1.15	2,879,713	3,172,061	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,031	27,594	1.10	191,904	192,456	1.00
Halifax	4,461,294	4,766,393	1.07	32,480,414	40,850,303	1.26
Sydney	475,764	497,613	1.05	3,359,417	3,750,304	1.12
<b>Total - 3 centres</b>	<b>4,962,089</b>	<b>5,291,600</b>	<b>1.07</b>	<b>36,031,735</b>	<b>44,793,063</b>	<b>1.24</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	855,123	1,335,795	1.56	6,612,466	10,063,262	1.52
Moncton	436,563	608,828	1.39	3,587,301	4,407,841	1.23
Saint John	939,367	1,260,792	1.34	9,839,272	10,138,332	1.03
<b>Total - 3 centres</b>	<b>2,231,053</b>	<b>3,205,415</b>	<b>1.44</b>	<b>20,039,039</b>	<b>24,609,435</b>	<b>1.23</b>
Québec:						
Chicoutimi	352,923	376,130	1.07	2,882,170	2,898,709	1.01
Drummondville	174,524	210,273	1.20	1,345,718	1,551,064	1.15
Granby	205,880	220,760	1.07	1,769,951	1,768,121	1.00
Montréal	69,088,759	72,764,219	1.05	539,509,494	552,138,644	1.02
Québec	11,117,202	12,148,805	1.09	92,655,186	98,026,906	1.06
St-Hyacinthe	395,588	444,477	1.12	2,878,410	3,534,422	1.23
Shawinigan	109,500	558,847	5.10	972,836	4,455,894	4.58
Sherbrooke	524,109	573,880	1.09	4,027,213	4,374,384	1.09
Trois-Rivières	380,196	474,115	1.25	2,955,137	3,291,881	1.11
Valleyfield	136,599	186,596	1.37	1,104,567	1,329,483	1.20
<b>Total - 10 centres</b>	<b>82,485,280</b>	<b>87,958,102</b>	<b>1.07</b>	<b>650,100,682</b>	<b>673,369,508</b>	<b>1.04</b>
Ontario:						
Brantford	507,814	544,279	1.07	4,463,201	4,755,758	1.07
Chatham	1,236,746	889,139	0.72	7,239,034	7,788,372	1.08
Cornwall	320,571	389,126	1.21	2,341,543	3,064,041	1.31
Guelph	408,025	525,540	1.29	3,291,082	3,748,196	1.14
Hamilton	5,652,954	6,110,814	1.08	45,396,217	48,939,900	1.08
Kingston	615,437	633,066	1.03	4,057,302	4,474,367	1.10
Kitchener	1,232,685	1,469,596	1.19	10,478,410	11,606,190	1.11
London	3,447,169	4,167,662	1.21	28,733,825	31,477,872	1.10
Niagara Falls	412,173	484,290	1.17	2,915,310	3,321,391	1.14
Oshawa	1,747,753	1,788,375	1.02	13,768,239	14,379,576	1.04
Ottawa	9,034,378	15,443,532	1.71	73,192,445	104,911,321	1.43
Peterborough	366,967	539,739	1.47	2,978,523	3,584,827	1.20
St. Catharines	804,979	979,554	1.22	6,483,660	6,268,610	0.97
Sarnia	1,459,060	1,335,572	0.92	12,199,724	10,639,551	0.87
Sault Ste. Marie	453,604	548,553	1.21	3,934,983	4,017,078	1.02
Sudbury	604,052	620,649	1.03	4,792,125	5,210,781	1.09
Thunder Bay	789,274	877,505	1.11	6,353,011	7,057,674	1.11
Timmins	279,696	364,347	1.30	2,236,950	2,684,585	1.20
Toronto	357,217,718	500,958,646	1.40	2,758,482,214	3,620,598,422	1.31
Windsor	1,533,766	1,973,327	1.29	13,187,885	16,046,330	1.22
<b>Total - 20 centres</b>	<b>388,124,821</b>	<b>540,643,311</b>	<b>1.39</b>	<b>3,006,525,683</b>	<b>3,914,574,842</b>	<b>1.30</b>
Manitoba:						
Brandon	235,337	301,014	1.28	1,966,575	2,284,588	1.16
Winnipeg	16,850,659	22,048,350	1.31	135,989,039	185,780,097	1.37
<b>Total - 2 centres</b>	<b>17,085,996</b>	<b>22,349,364</b>	<b>1.31</b>	<b>137,955,614</b>	<b>188,064,685</b>	<b>1.36</b>
Saskatchewan:						
Moose Jaw	186,023	197,937	1.06	1,546,949	1,647,629	1.07
Prince Albert	203,746	221,240	1.09	1,621,981	1,660,156	1.02
Regina	3,703,560	3,492,473	0.94	32,504,579	24,661,222	0.76
Saskatoon	1,439,887	2,158,854	1.50	13,398,969	14,484,759	1.08
<b>Total - 4 centres</b>	<b>5,533,216</b>	<b>6,070,504</b>	<b>1.10</b>	<b>49,072,478</b>	<b>42,453,766</b>	<b>0.87</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August Août			First eight months Huit premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,718,626	28,428,364	0.96	244,712,198	235,975,788	0.96
Edmonton	20,477,257	21,733,498	1.06	164,971,088	173,207,966	1.05
Lethbridge	527,431	541,839	1.03	4,312,245	4,416,787	1.02
Medicine Hat	277,409	194,239	0.70	2,602,414	2,389,033	0.92
<b>Total - 4 centres</b>	<b>51,000,723</b>	<b>50,897,940</b>	<b>1.00</b>	<b>416,597,945</b>	<b>415,989,574</b>	<b>1.00</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,753,479	29,078,935	1.09	218,283,270	221,477,558	1.01
Victoria	11,971,691	18,165,649	1.52	100,598,337	115,837,031	1.15
<b>Total - 2 centres</b>	<b>38,725,170</b>	<b>47,244,584</b>	<b>1.22</b>	<b>318,881,607</b>	<b>337,314,589</b>	<b>1.06</b>
<b>TOTAL - 50 CENTRES</b>	<b>593,133,438</b>	<b>765,724,493</b>	<b>1.29</b>	<b>4,654,948,070</b>	<b>5,660,336,429</b>	<b>1.22</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August Août			First eight months Huit premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	585,495	767,969	1.31	4,923,279	5,381,718	1.09
Calgary	403,611	634,429	1.57	3,645,962	4,182,006	1.15
Regina	136,659	190,090	1.39	1,296,524	1,362,404	1.05
Winnipeg	291,580	408,429	1.40	2,580,886	2,850,854	1.10
Toronto	1,454,064	2,065,463	1.42	12,057,484	13,539,296	1.12
Ottawa	7,292,183	5,648,464	0.77	44,366,706	53,725,642	1.21
Montréal	1,223,464	1,477,098	1.21	9,993,384	10,910,482	1.09
Saint John	77,124	38,418	0.50	672,266	671,654	1.00
Halifax	462,380	604,305	1.31	3,788,173	4,360,008	1.15
<b>CANADA</b>	<b>11,926,560</b>	<b>11,834,665</b>	<b>0.99</b>	<b>83,324,664</b>	<b>96,984,064</b>	<b>1.16</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,413,789	1,457,129	147,179	116,666	55,207	64,448
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	328,164	371,772	23,461	31,886	17,290	21,772
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,631	17,203	6,512	6,629	2,888	3,762
Halifax	4,208,530	4,460,437	141,179	163,852	111,585	142,104
Sydney	439,957	459,802	21,366	21,003	14,441	16,808
Total - 3 centres	4,664,118	4,937,442	169,057	191,484	128,914	162,674
New Brunswick - Nouveau-Brunswick:						
Fredericton	756,339	1,244,227	71,217	55,852	27,567	35,716
Moncton	367,510	521,152	38,764	47,222	30,289	40,454
Saint John	855,485	1,161,192	50,595	60,243	33,287	39,357
Total - 3 centres	1,979,334	2,926,571	160,576	163,317	91,143	115,527
Québec:						
Chicoutimi	314,520	331,382	28,717	33,193	9,686	11,555
Drummondville	150,082	179,092	20,879	25,163	3,563	6,018
Granby	182,051	189,175	16,590	23,938	7,239	7,647
Montréal	65,298,212	69,188,095	3,144,189	2,834,209	646,358	741,915
Québec	10,588,512	11,492,606	475,185	604,815	53,505	51,384
St-Hyacinthe	352,329	393,119	31,842	38,099	11,417	13,259
Shawinigan	94,408	536,229	11,354	15,840	3,738	6,778
Sherbrooke	460,238	490,372	47,355	61,914	16,516	21,594
Trois-Rivières	337,079	419,812	34,398	40,887	8,719	13,416
Valleyfield	113,802	155,686	17,623	23,623	5,174	7,287
Total - 10 centres	77,891,233	83,375,568	3,828,132	3,701,681	765,915	880,853
Ontario:						
Brantford	423,311	455,134	61,761	63,572	22,742	25,573
Chatham	1,181,592	820,196	35,643	46,460	19,511	22,483
Cornwall	275,954	317,972	32,021	56,109	12,596	15,045
Guelph	318,181	414,702	62,765	80,142	27,079	30,696
Hamilton	4,814,107	5,190,437	684,077	728,528	154,770	191,849
Kingston	476,313	477,711	93,331	98,662	45,793	56,693
Kitchener	1,033,521	1,226,791	148,137	182,350	51,027	60,455
London	3,105,062	3,804,903	242,981	252,517	99,126	110,236
Niagara Falls	340,553	410,328	51,919	51,326	19,701	22,636
Oshawa	1,574,125	1,540,508	131,310	201,545	42,318	46,322
Ottawa	7,980,236	14,360,675	577,066	714,506	477,076	368,351
Peterborough	274,054	367,493	63,551	139,960	29,362	32,286
St. Catharines	669,590	822,322	98,678	112,406	36,711	44,826
Sarnia	1,360,461	1,234,760	71,499	70,071	27,100	30,741
Sault Ste. Marie	381,849	463,544	49,787	56,252	21,968	28,757
Sudbury	476,036	483,553	91,152	92,475	36,864	44,621
Thunder Bay	646,916	713,836	97,262	109,476	45,096	54,193
Timmins	233,303	303,342	34,282	43,141	12,111	17,864
Toronto	352,041,911	495,068,886	3,602,182	4,060,671	1,573,625	1,829,089
Windsor	1,245,108	1,632,036	219,626	255,365	69,032	85,926
Total - 20 centres	378,852,183	530,109,129	6,449,030	7,415,534	2,823,608	3,118,648
Manitoba:						
Brandon	184,324	241,277	28,585	31,528	22,428	28,209
Winnipeg	15,934,248	20,848,283	608,082	793,099	308,329	406,968
Total - 2 centres	16,118,572	21,089,560	636,667	824,627	330,757	435,177
Saskatchewan:						
Moose Jaw	120,747	135,287	42,199	37,076	23,077	25,574
Prince Albert	157,380	169,631	26,100	28,988	20,266	22,621
Regina	3,664,716	3,188,922	134,158	176,836	104,686	126,715
Saskatoon	1,221,730	1,700,443	114,761	335,770	103,396	122,641
Total - 4 centres	4,964,573	5,194,283	317,218	578,670	251,425	297,551

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	28,035,178	26,811,400	989,825	851,378	693,623	765,586
Edmonton	18,924,436	19,491,206	1,076,167	1,685,368	476,654	556,924
Lethbridge	414,558	410,301	56,567	71,020	56,306	60,518
Medicine Hat	199,085	134,639	48,074	33,918	30,250	25,682
<b>Total - 4 centres</b>	<b>47,573,257</b>	<b>46,847,546</b>	<b>2,170,633</b>	<b>2,641,684</b>	<b>1,256,833</b>	<b>1,408,710</b>
British Columbia - Colombie-Britannique:						
Vancouver	23,944,277	26,541,868	2,090,568	1,755,780	718,634	781,287
Victoria	11,582,640	17,509,929	255,451	512,371	133,600	143,349
<b>Total - 2 centres</b>	<b>35,526,917</b>	<b>44,051,797</b>	<b>2,346,019</b>	<b>2,268,151</b>	<b>852,234</b>	<b>924,636</b>
<b>TOTAL - 50 CENTRES</b>	<b>570,312,140</b>	<b>740,360,797</b>	<b>16,247,972</b>	<b>17,933,700</b>	<b>6,573,326</b>	<b>7,429,996</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,887,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,056,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345
1982	4,598,816,055	62,770,561	636,191,893	2,977,345,957	603,626,037	318,881,607
1983	5,592,810,088	71,391,382	654,539,934	3,883,056,158	646,508,025	337,314,589

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

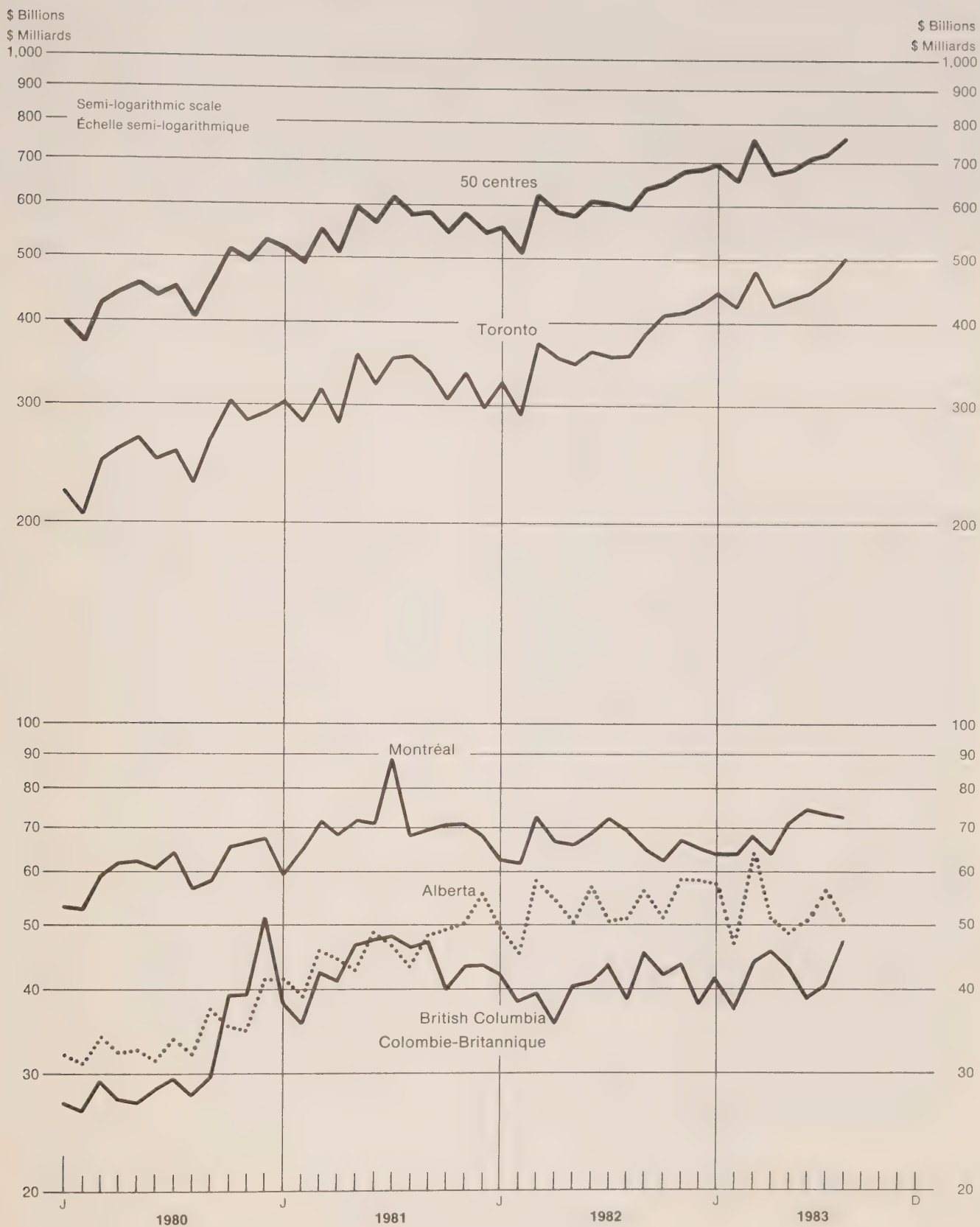
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

## CHEQUES CASHED

SEPTEMBER 1983

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

November 1983  
5-4404-509

## CHÈQUES ENCAISSÉS

SEPTEMBRE 1983

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Novembre 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September			First nine months		
	Septembre			Neuf premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,711,124	1,732,616	0.64	19,574,698	17,727,522	0.91
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	369,678	460,066	1.24	3,249,391	3,632,127	1.12
Nova Scotia - Nouvelle-Ecosse:						
Glace Bay	24,300	26,303	1.08	216,204	218,759	1.01
Halifax	4,579,646	4,509,688	0.98	37,060,060	45,359,991	1.22
Sydney	504,481	559,327	1.11	3,863,898	4,309,631	1.12
<b>Total - 3 centres</b>	<b>5,108,427</b>	<b>5,095,318</b>	<b>1.00</b>	<b>41,140,162</b>	<b>49,888,381</b>	<b>1.21</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	747,281	1,327,225	1.78	7,359,747	11,390,487	1.55
Moncton	476,403	612,675	1.29	4,063,704	5,020,516	1.24
Saint John	941,665	1,324,521	1.41	10,780,937	11,462,853	1.16
<b>Total - 3 centres</b>	<b>2,165,349</b>	<b>3,264,421</b>	<b>1.51</b>	<b>22,204,388</b>	<b>27,873,856</b>	<b>1.26</b>
Québec:						
Chicoutimi	381,099	377,947	0.99	3,263,269	3,276,656	1.00
Drummondville	179,843	205,451	1.14	1,525,561	1,756,515	1.15
Granby	205,654	226,390	1.10	1,975,605	1,994,511	1.01
Montréal	64,777,882	73,669,840	1.14	604,287,376	625,808,484	1.04
Québec	11,306,288	12,223,242	1.08	103,961,474	110,250,148	1.06
St-Hyacinthe	356,985	433,497	1.21	3,235,395	3,967,919	1.23
Shawinigan	65,243	509,015	7.80	1,038,079	4,964,909	4.78
Sherbrooke	498,449	595,118	1.19	4,525,662	4,969,502	1.10
Trois-Rivières	392,316	453,228	1.16	3,347,453	3,745,109	1.12
Valleyfield	133,333	169,166	1.27	1,237,900	1,498,649	1.21
<b>Total - 10 centres</b>	<b>78,297,092</b>	<b>88,862,894</b>	<b>1.13</b>	<b>728,397,774</b>	<b>762,232,402</b>	<b>1.05</b>
Ontario:						
Brantford	592,882	600,862	1.01	5,056,083	5,356,620	1.06
Chatham	1,088,665	791,993	0.73	8,327,699	8,580,365	1.02
Cornwall	389,913	379,073	0.97	2,731,456	3,443,114	1.26
Geelph	380,889	605,066	1.59	3,671,971	4,353,262	1.19
Hamilton	5,606,386	5,921,356	1.06	51,002,603	54,861,256	1.08
Kingston	614,881	643,560	1.05	4,672,183	5,117,927	1.10
Kitchener	1,432,138	1,408,091	0.98	11,910,548	13,014,281	1.09
London	3,256,544	3,890,719	1.19	31,990,369	35,368,591	1.11
Niagara Falls	401,395	418,859	1.04	3,216,705	3,740,250	1.15
Oshawa	1,804,776	2,187,553	1.21	15,573,015	16,567,129	1.06
Ottawa	9,791,473	15,617,058	1.59	82,983,918	120,528,379	1.45
Peterborough	400,055	923,140	2.31	3,378,578	4,507,967	1.33
St. Catharines	742,335	856,393	1.15	7,225,995	7,125,003	0.99
Sarnia	1,340,085	1,415,793	1.06	13,539,809	12,055,344	0.89
Sault Ste. Marie	551,225	638,471	1.16	4,486,208	4,655,549	1.16
Sudbury	629,840	612,925	0.97	5,421,965	5,823,706	1.07
Thunder Bay	746,877	849,023	1.14	7,099,888	7,906,697	1.11
Timmins	290,773	378,422	1.30	2,527,723	3,063,007	1.21
Toronto	388,270,758	486,614,096	1.25	3,146,752,972	4,107,212,518	1.31
Windsor	1,752,518	1,964,306	1.12	14,940,403	18,010,636	1.21
<b>Total - 20 centres</b>	<b>420,084,408</b>	<b>526,716,759</b>	<b>1.25</b>	<b>3,426,610,091</b>	<b>4,441,291,601</b>	<b>1.30</b>
Manitoba:						
Brandon	256,555	290,649	1.13	2,223,130	2,575,237	1.16
Winnipeg	20,536,136	22,450,042	1.09	156,525,175	208,230,139	1.33
<b>Total - 2 centres</b>	<b>20,792,691</b>	<b>22,740,691</b>	<b>1.09</b>	<b>158,748,305</b>	<b>210,805,376</b>	<b>1.33</b>
Saskatchewan:						
Moose Jaw	186,309	229,859	1.23	1,733,258	1,877,488	1.08
Prince Albert	212,773	217,632	1.02	1,834,754	1,877,788	1.02
Regina	4,295,931	3,411,866	0.79	36,800,510	28,073,088	0.76
Saskatoon	1,740,414	2,470,851	1.42	15,139,383	16,955,610	1.12
<b>Total - 4 centres</b>	<b>6,435,427</b>	<b>6,330,208</b>	<b>0.98</b>	<b>55,507,905</b>	<b>48,783,974</b>	<b>0.88</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	35,372,258	26,012,728	0.74	280,084,456	261,988,516	0.94
Edmonton	20,081,200	21,615,009	1.08	185,052,288	194,822,975	1.05
Lethbridge	544,017	565,423	1.04	4,856,262	4,982,210	1.03
Medicine Hat	348,988	215,061	0.62	2,951,402	2,604,094	0.88
<b>Total - 4 centres</b>	<b>56,346,463</b>	<b>48,408,221</b>	<b>0.86</b>	<b>472,944,408</b>	<b>464,397,795</b>	<b>0.98</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,373,927	28,174,682	1.03	245,657,197	249,652,240	1.02
Victoria	18,089,268	18,966,907	1.05	118,687,605	134,803,938	1.14
<b>Total - 2 centres</b>	<b>45,463,195</b>	<b>47,141,589</b>	<b>1.04</b>	<b>364,344,802</b>	<b>384,456,178</b>	<b>1.06</b>
<b>TOTAL - 50 CENTRES</b>	<b>637,773,854</b>	<b>750,752,783</b>	<b>1.18</b>	<b>5,292,721,924</b>	<b>6,411,089,212</b>	<b>1.21</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	548,569	627,030	1.14	5,471,848	6,008,748	1.10
Calgary	390,777	474,314	1.21	4,036,739	4,656,320	1.15
Regina	131,356	145,623	1.11	1,427,880	1,508,027	1.06
Winnipeg	273,862	303,218	1.11	2,854,748	3,154,072	1.10
Toronto	1,362,893	1,535,716	1.13	13,420,377	15,075,012	1.12
Ottawa	7,409,987	5,273,500	0.71	51,776,693	58,999,142	1.14
Montréal	1,086,513	1,220,266	1.12	11,079,897	12,130,748	1.09
Saint John	66,016	32,511	0.49	738,282	704,165	0.95
Halifax	421,576	488,833	1.16	4,209,749	4,848,841	1.15
<b>CANADA</b>	<b>11,691,549</b>	<b>10,101,011</b>	<b>0.86</b>	<b>95,016,213</b>	<b>107,085,075</b>	<b>1.13</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	Thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,471,990	1,565,614	184,620	103,328	54,514	63,674
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	327,573	405,934	24,052	33,442	18,053	20,690
Nova Scotia - Nouvelle-Ecosse:						
Glace Bay	15,030	15,563	5,737	7,329	3,533	3,411
Halifax	4,308,526	4,205,069	154,530	164,771	116,590	139,848
Sydney	467,541	520,534	21,640	21,926	15,300	16,867
Total - 3 centres	4,791,097	4,741,166	181,907	194,026	135,423	160,126
New Brunswick - Nouveau-Brunswick:						
Fredericton	643,024	1,238,011	70,488	53,301	33,769	35,913
Moncton	399,756	515,779	43,479	56,054	33,168	40,842
Saint John	849,225	1,229,665	49,834	57,089	42,606	37,767
Total - 3 centres	1,892,005	2,983,455	163,801	166,444	109,543	114,522
Québec:						
Chicoutimi	340,479	331,578	30,808	35,062	9,812	11,307
Drummondville	156,092	172,917	20,387	27,162	3,364	5,372
Granby	183,157	193,181	16,025	24,869	6,472	8,340
Montréal	61,140,498	69,883,887	3,072,395	3,056,990	564,989	728,963
Québec	10,695,882	11,571,095	552,794	573,202	57,612	78,945
St-Hyacinthe	314,771	384,332	30,459	37,092	11,755	12,073
Shawinigan	56,861	486,121	5,675	15,711	2,707	7,183
Sherbrooke	436,154	517,235	46,514	56,640	15,781	21,243
Trois-Rivières	350,703	397,716	33,390	41,770	8,223	13,742
Valleyfield	111,284	141,035	16,686	20,672	5,363	7,459
Total - 10 centres	73,785,881	84,079,097	3,825,133	3,889,170	686,078	894,627
Ontario:						
Brantford	496,760	507,158	72,641	68,599	23,481	25,105
Chatham	1,029,139	717,732	40,120	49,761	19,406	24,500
Cornwall	341,940	315,736	35,402	47,197	12,571	16,140
Guelph	292,136	488,131	61,007	85,293	27,746	31,642
Hamilton	4,739,529	5,019,783	703,039	720,529	163,818	181,044
Kingston	461,708	479,381	105,688	108,791	47,485	55,388
Kitchener	1,214,918	1,143,102	162,957	203,511	54,263	61,478
London	2,893,086	3,502,404	261,218	276,369	102,240	111,946
Niagara Falls	327,412	343,431	54,324	54,305	19,659	21,123
Oshawa	1,627,489	1,793,381	130,670	349,022	46,617	45,150
Ottawa	8,900,302	14,474,339	574,815	756,581	316,356	386,138
Peterborough	298,648	736,437	73,467	149,181	27,940	37,522
St. Catharines	618,537	690,241	87,647	119,256	36,151	46,896
Sarnia	1,224,593	1,298,447	75,541	84,768	39,951	32,578
Sault Ste. Marie	473,041	548,904	51,908	60,592	26,276	28,975
Sudbury	510,828	474,290	81,391	99,564	37,621	39,071
Thunder Bay	614,232	686,059	88,620	108,062	44,025	54,902
Timmins	241,292	316,957	34,151	43,105	15,330	18,360
Toronto	382,708,070	480,839,223	3,786,972	3,974,249	1,775,716	1,800,624
Windsor	1,447,174	1,607,176	226,711	256,536	78,633	100,594
Total - 20 centres	410,460,834	515,982,312	6,708,289	7,615,271	2,915,285	3,119,176
Manitoba:						
Brandon	200,558	227,115	33,067	35,827	22,930	27,707
Winnipeg	19,603,896	21,336,035	614,882	763,865	317,358	350,142
Total - 2 centres	19,804,454	21,563,150	647,949	799,692	340,288	377,849
Saskatchewan:						
Moose Jaw	127,825	162,395	35,995	40,154	22,489	27,310
Prince Albert	165,699	166,364	26,899	29,242	20,175	22,026
Regina	4,024,915	3,116,805	129,374	166,039	141,642	129,022
Saskatoon	1,382,211	1,957,428	254,871	365,862	103,332	147,561
Total - 4 centres	5,700,650	5,402,992	447,139	601,297	287,638	325,919

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	33,916,684	24,396,421	796,802	942,688	658,772	673,619
Edmonton	18,448,549	19,487,242	1,150,052	1,510,223	482,599	617,544
Lethbridge	429,769	428,406	57,232	74,074	57,016	62,943
Medicine Hat	272,289	155,142	46,118	33,775	30,581	26,144
<b>Total - 4 centres</b>	<b>53,067,291</b>	<b>44,467,211</b>	<b>2,050,204</b>	<b>2,560,760</b>	<b>1,228,968</b>	<b>1,380,250</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,754,187	25,480,048	1,847,198	1,772,710	772,542	921,924
Victoria	17,705,952	18,289,998	245,001	535,992	138,315	140,917
<b>Total - 2 centres</b>	<b>42,460,139</b>	<b>43,770,046</b>	<b>2,092,199</b>	<b>2,308,702</b>	<b>910,857</b>	<b>1,062,841</b>
<b>TOTAL - 50 CENTRES</b>	<b>614,761,914</b>	<b>724,960,977</b>	<b>16,325,293</b>	<b>18,272,132</b>	<b>6,686,647</b>	<b>7,519,674</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,527
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,256
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802
1983	6,334,185,973	79,570,882	741,028,134	4,405,143,634	723,987,145	384,456,178

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

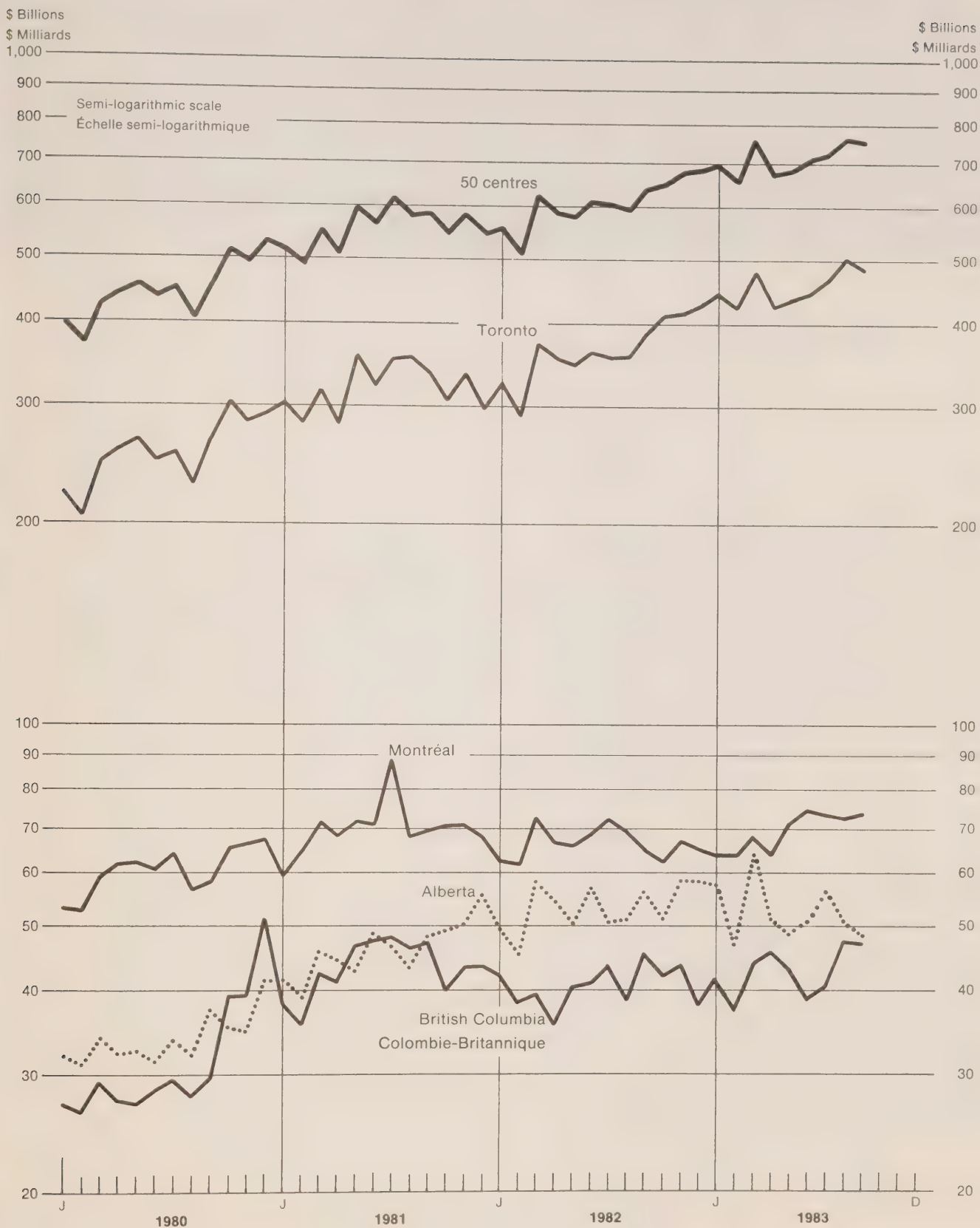
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

### CHEQUES CASHED

OCTOBER 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### **Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

December 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

OCTOBRE 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### **Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Décembre 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre			First ten months Dix premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,601,467	1,408,436	0.54	22,176,165	19,135,958	0.86
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	348,721	417,549	1.20	3,598,112	4,049,676	1.13
Nova Scotia - Nouvelle-Ecosse:						
Glace Bay	21,747	23,260	1.07	237,951	242,019	1.02
Halifax	4,630,012	4,585,126	0.99	41,690,072	49,945,117	1.20
Sydney	566,843	502,775	0.89	4,430,741	4,812,406	1.09
<b>Total - 3 centres</b>	<b>5,218,602</b>	<b>5,111,161</b>	<b>0.98</b>	<b>46,358,764</b>	<b>54,999,542</b>	<b>1.19</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,066,672	1,566,742	1.47	8,426,419	12,957,229	1.54
Moncton	488,670	587,243	1.20	4,552,374	5,607,759	1.23
Saint John	821,918	1,244,800	1.51	11,602,855	12,707,653	1.10
<b>Total - 3 centres</b>	<b>2,377,260</b>	<b>3,398,785</b>	<b>1.43</b>	<b>24,581,648</b>	<b>31,272,641</b>	<b>1.27</b>
Québec:						
Chicoutimi	356,899	375,829	1.05	3,620,168	3,652,485	1.01
Drummondville	177,758	209,667	1.18	1,703,319	1,966,182	1.15
Granby	208,868	224,166	1.07	2,184,473	2,218,677	1.02
Montréal	62,280,707	70,588,995	1.13	666,568,083	696,397,479	1.04
Québec	11,935,824	12,143,613	1.02	115,897,298	122,393,761	1.06
St-Hyacinthe	348,435	410,894	1.18	3,583,830	4,378,813	1.22
Shawinigan	457,297	525,370	1.15	1,495,376	5,490,279	3.67
Sherbrooke	505,109	611,037	1.21	5,030,771	5,580,539	1.11
Trois-Rivières	368,987	471,522	1.28	3,716,440	4,216,631	1.13
Valleyfield	140,829	166,862	1.18	1,378,729	1,665,511	1.21
<b>Total - 10 centres</b>	<b>76,780,713</b>	<b>85,727,955</b>	<b>1.12</b>	<b>805,178,487</b>	<b>847,960,357</b>	<b>1.05</b>
Ontario:						
Brantford	573,875	555,538	0.97	5,629,958	5,912,158	1.05
Chatham	1,049,539	820,219	0.78	9,377,238	9,400,584	1.00
Cornwall	334,549	394,409	1.18	3,066,005	3,837,523	1.25
Guelph	343,806	567,573	1.65	4,015,777	4,920,835	1.23
Hamilton	5,810,768	5,262,816	0.91	56,813,371	60,124,072	1.06
Kingston	657,597	647,061	0.98	5,329,780	5,764,988	1.08
Kitchener	1,391,001	1,325,867	0.95	13,301,549	14,340,148	1.08
London	3,362,249	3,332,935	0.99	35,352,618	38,701,526	1.09
Niagara Falls	368,957	423,687	1.15	3,685,662	4,163,937	1.13
Oshawa	1,570,622	1,933,409	1.23	17,143,637	18,500,538	1.08
Ottawa	8,925,242	13,767,170	1.54	91,909,160	134,295,549	1.46
Peterborough	366,262	496,989	1.36	3,744,840	5,004,956	1.34
St. Catharines	769,495	899,628	1.17	7,995,490	8,024,631	1.00
Sarnia	1,313,071	1,221,343	0.93	14,852,880	13,276,687	0.89
Sault Ste. Marie	476,119	427,977	0.90	4,962,327	5,083,526	1.02
Sudbury	607,756	633,839	1.04	6,029,721	6,457,545	1.07
Thunder Bay	595,933	886,895	1.49	7,695,821	8,793,592	1.14
Timmins	311,963	379,689	1.22	2,839,686	3,442,696	1.21
Toronto	411,386,326	487,136,231	1.18	3,558,139,298	4,594,348,749	1.29
Windsor	1,744,093	1,886,604	1.08	16,684,496	19,897,240	1.19
<b>Total - 20 centres</b>	<b>441,959,223</b>	<b>522,999,879</b>	<b>1.18</b>	<b>3,868,569,314</b>	<b>4,964,291,480</b>	<b>1.28</b>
Manitoba:						
Brandon	343,022	290,110	0.85	2,566,152	2,865,347	1.12
Winnipeg	20,571,969	21,007,160	1.02	177,097,144	229,237,299	1.29
<b>Total - 2 centres</b>	<b>20,914,991</b>	<b>21,297,270</b>	<b>1.02</b>	<b>179,663,296</b>	<b>232,102,646</b>	<b>1.29</b>
Saskatchewan:						
Moose Jaw	183,640	241,879	1.32	1,916,898	2,119,367	1.11
Prince Albert	172,121	211,893	1.23	2,006,875	2,089,681	1.04
Regina	4,010,774	3,358,211	0.84	40,811,284	31,431,299	0.77
Saskatoon	1,673,420	2,087,167	1.25	16,812,803	19,042,777	1.13
<b>Total - 4 centres</b>	<b>6,039,955</b>	<b>5,899,150</b>	<b>0.98</b>	<b>61,547,860</b>	<b>54,683,124</b>	<b>0.89</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	30,451,566	26,469,466	0.87	310,536,022	288,457,982	0.93
Edmonton	19,857,326	20,607,806	1.04	204,909,614	215,430,781	1.05
Lethbridge	526,481	579,196	1.10	5,382,743	5,561,406	1.03
Medicine Hat	316,687	289,214	0.91	3,268,089	2,893,308	0.89
<b>Total - 4 centres</b>	<b>51,152,060</b>	<b>47,945,682</b>	<b>0.94</b>	<b>524,096,468</b>	<b>512,343,477</b>	<b>0.98</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,054,115	29,939,517	1.19	270,711,312	279,591,757	1.03
Victoria	16,961,364	20,919,038	1.23	135,648,969	155,722,976	1.15
<b>Total - 2 centres</b>	<b>42,015,479</b>	<b>50,858,555</b>	<b>1.21</b>	<b>406,360,281</b>	<b>435,314,733</b>	<b>1.07</b>
<b>TOTAL - 50 CENTRES</b>	<b>649,408,471</b>	<b>745,064,422</b>	<b>1.15</b>	<b>5,942,130,395</b>	<b>7,156,153,634</b>	<b>1.20</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	538,609	554,910	1.03	6,010,457	6,563,658	1.09
Calgary	397,628	451,069	1.13	4,434,367	5,107,389	1.15
Regina	133,392	141,434	1.06	1,561,272	1,649,461	1.06
Winnipeg	275,804	291,670	1.06	3,130,552	3,445,742	1.10
Toronto	1,454,981	1,578,796	1.09	14,875,358	16,653,808	1.12
Ottawa	7,762,779	5,492,353	0.71	59,539,472	64,491,495	1.08
Montréal	1,109,663	1,268,471	1.14	12,189,560	13,399,219	1.10
Saint John	67,388	35,328	0.52	805,670	739,493	0.92
Halifax	436,191	502,883	1.15	4,645,940	5,351,724	1.15
<b>CANADA</b>	<b>12,176,435</b>	<b>10,316,914</b>	<b>0.85</b>	<b>107,192,648</b>	<b>117,401,989</b>	<b>1.10</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,387,224	1,225,880	138,660	120,628	75,583	61,928
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	309,401	367,032	23,561	29,749	15,759	20,768
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,164	14,078	5,108	5,696	3,475	3,486
Halifax	4,372,833	4,260,483	143,933	162,905	113,246	161,738
Sydney	531,583	462,442	20,307	23,714	14,953	16,619
Total - 3 centres	4,917,580	4,737,003	169,348	192,315	131,674	181,843
New Brunswick - Nouveau-Brunswick:						
Fredericton	976,034	1,477,744	62,104	53,280	28,534	35,718
Moncton	420,016	499,719	36,527	48,920	32,127	38,604
Saint John	729,987	1,145,315	58,054	61,405	33,877	38,080
Total - 3 centres	2,126,037	3,122,778	156,685	163,605	94,538	112,402
Québec:						
Chicoutimi	318,186	333,481	28,920	31,313	9,793	11,035
Drummondville	154,775	177,425	19,041	26,163	3,942	6,079
Granby	184,846	194,052	17,384	22,804	6,638	7,310
Montréal	58,878,938	67,131,238	2,798,266	2,815,828	603,503	641,929
Québec	11,325,974	11,596,300	551,006	496,568	58,844	50,745
St-Hyacinthe	304,485	364,973	32,434	33,625	11,516	12,296
Shawinigan	443,406	503,619	10,581	14,757	3,310	6,994
Sherbrooke	443,467	533,414	44,912	55,787	16,730	21,836
Trois-Rivières	324,438	419,954	36,044	38,249	8,505	13,319
Valleyfield	120,557	138,832	15,224	20,323	5,048	7,707
Total - 10 centres	72,499,072	81,393,288	3,553,812	3,555,417	727,829	779,250
Ontario:						
Brantford	485,536	461,690	65,686	67,394	22,653	26,454
Chatham	993,774	752,856	35,275	43,810	20,490	23,553
Cornwall	285,146	332,131	37,011	46,324	12,392	15,954
Guelph	255,550	459,739	60,471	70,305	27,785	37,529
Hamilton	5,100,825	4,353,718	559,333	737,900	150,610	171,198
Kingston	505,272	490,707	104,219	103,189	48,106	53,165
Kitchener	1,187,946	1,097,648	151,562	167,370	51,493	60,849
London	3,028,682	2,955,237	234,129	280,912	99,438	96,786
Niagara Falls	299,373	355,352	50,849	48,052	18,735	20,283
Oshawa	1,394,642	1,609,263	134,646	279,519	41,334	44,627
Ottawa	8,082,505	12,700,921	541,477	702,726	301,260	363,523
Peterborough	270,816	346,561	65,271	114,765	30,175	35,663
St. Catharines	649,578	744,597	84,558	111,140	35,359	43,891
Sarnia	1,212,927	1,112,792	69,983	75,009	30,161	33,542
Sault Ste. Marie	405,326	328,459	47,087	72,854	23,706	26,664
Sudbury	502,445	506,039	69,951	87,161	35,360	40,639
Thunder Bay	475,548	732,077	80,542	103,364	39,843	51,454
Timmins	264,494	323,908	33,166	38,917	14,303	16,864
Toronto	406,283,859	481,150,562	3,504,485	3,998,505	1,597,982	1,987,164
Windsor	1,474,737	1,424,433	196,620	222,134	72,736	240,037
Total - 20 centres	433,158,981	512,238,690	6,126,321	7,371,350	2,673,921	3,389,839
Manitoba:						
Brandon	292,480	230,877	28,276	32,482	22,266	26,751
Winnipeg	19,789,677	19,840,997	473,883	729,387	308,409	436,776
Total - 2 centres	20,082,157	20,071,874	502,159	761,869	330,675	463,527
Saskatchewan:						
Moose Jaw	123,505	180,294	36,635	38,317	23,500	23,268
Prince Albert	128,384	160,364	23,500	28,129	20,237	23,400
Regina	3,785,355	3,077,018	118,806	162,586	106,613	118,607
Saskatoon	1,331,984	1,504,479	242,596	463,845	98,840	118,843
Total - 4 centres	5,369,228	4,922,155	421,537	692,877	249,190	284,118

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	28,818,585	24,750,756	919,657	968,648	713,324	750,062
Edmonton	18,473,395	18,726,285	919,319	1,307,449	464,612	574,072
Lethbridge	415,023	446,160	56,565	70,021	54,893	63,015
Medicine Hat	241,347	210,744	44,452	44,127	30,888	34,343
<b>Total - 4 centres</b>	<b>47,948,350</b>	<b>44,133,945</b>	<b>1,939,993</b>	<b>2,390,245</b>	<b>1,263,717</b>	<b>1,421,492</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,638,806	27,294,095	1,666,828	1,836,677	748,481	808,745
Victoria	16,550,035	20,448,802	277,173	333,144	134,156	137,092
<b>Total - 2 centres</b>	<b>39,188,841</b>	<b>47,742,897</b>	<b>1,944,001</b>	<b>2,169,821</b>	<b>882,637</b>	<b>945,837</b>
<b>TOTAL - 50 CENTRES</b>	<b>627,986,871</b>	<b>719,955,542</b>	<b>14,976,077</b>	<b>17,447,876</b>	<b>6,445,523</b>	<b>7,661,004</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,353,528 <sup>a</sup>	510,497,029	292,297,512
1981	5,479,861,810	78,092,986	819,614,244	3,481,656,060	667,732,025	432,766,495
1982	5,871,447,250	80,021,466	787,496,152	3,832,261,727	765,307,624	406,360,281
1983	7,070,215,036	87,396,487	824,371,779	4,924,002,790	799,129,247	435,314,733

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

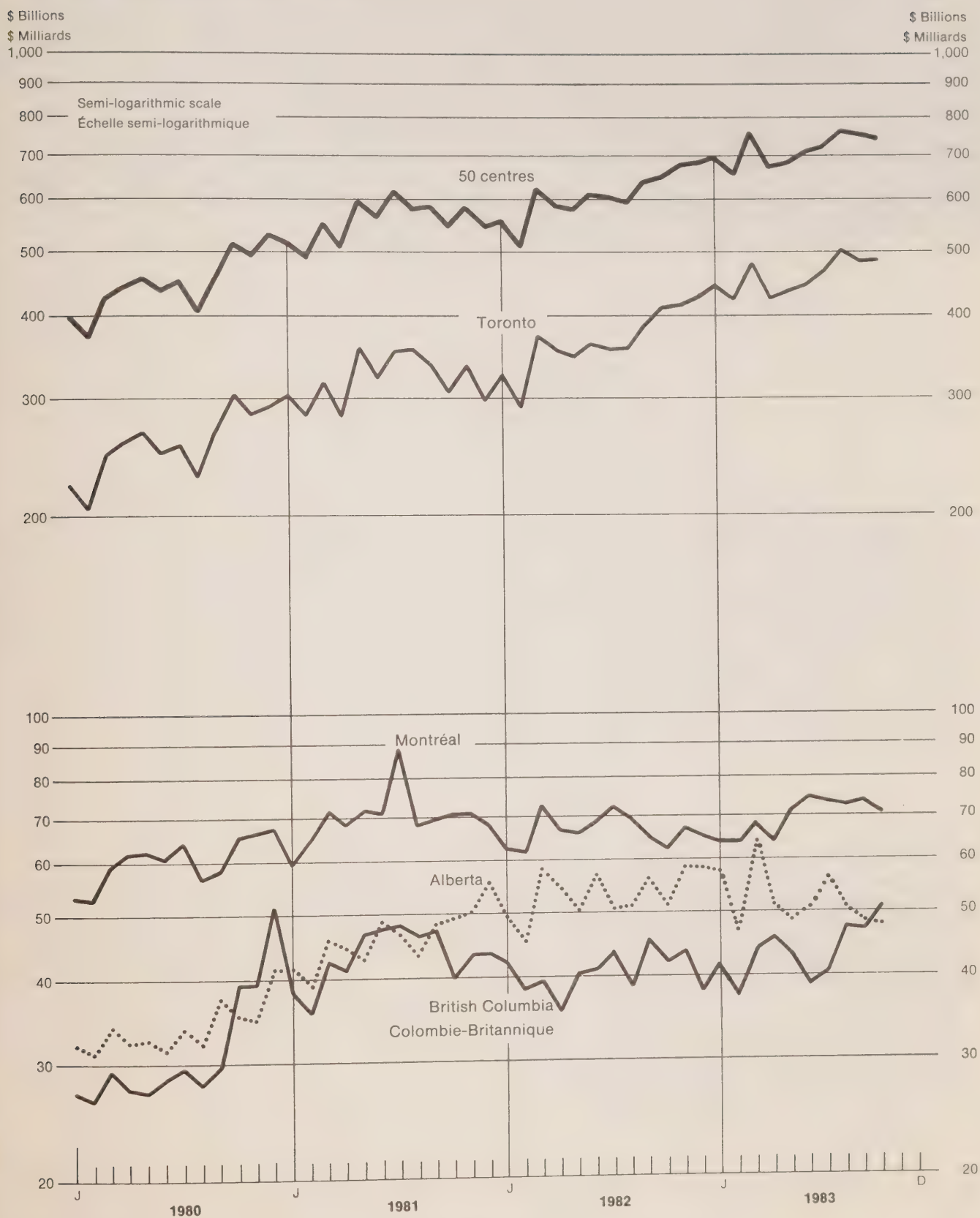
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada



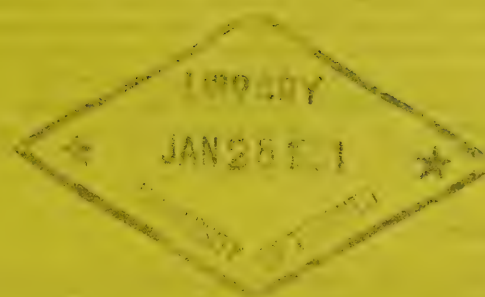






Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

NOVEMBER 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### CHÈQUES ENCAISSÉS

NOVEMBRE 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

January 1984  
5-4404-509

Janvier 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	3,674,428	1,577,290	0.43	25,850,593	20,713,248	0.80
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	387,611	460,583	1.19	3,985,723	4,510,259	1.13
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,505	29,690	1.16	263,456	271,709	1.03
Halifax	4,420,736	6,017,074	1.36	46,110,808	55,962,191	1.21
Sydney	422,153	564,774	1.34	4,852,894	5,377,180	1.11
<b>Total - 3 centres</b>	<b>4,868,394</b>	<b>6,611,538</b>	<b>1.36</b>	<b>51,227,158</b>	<b>61,611,080</b>	<b>1.20</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,002,936	1,751,380	1.75	9,429,355	14,708,609	1.56
Moncton	533,598	642,175	1.20	5,085,972	6,249,934	1.23
Saint John	1,038,037	1,403,951	1.35	12,640,892	14,111,604	1.12
<b>Total - 3 centres</b>	<b>2,574,571</b>	<b>3,797,506</b>	<b>1.48</b>	<b>27,156,219</b>	<b>35,070,147</b>	<b>1.29</b>
Québec:						
Chicoutimi	370,255	274,224	0.74	3,990,423	3,926,709	0.98
Drummondville	192,165	205,517	1.07	1,895,484	2,171,699	1.15
Granby	225,517	219,868	0.97	2,409,990	2,438,545	1.01
Montréal	66,964,569	70,269,367	1.05	733,532,652	766,666,846	1.05
Québec	11,249,832	10,680,863	0.95	127,147,130	133,074,624	1.05
St-Hyacinthe	365,882	433,872	1.19	3,949,712	4,812,685	1.22
Shawinigan	468,550	503,551	1.07	1,963,926	5,993,830	3.05
Sherbrooke	542,544	665,595	1.23	5,573,315	6,246,134	1.12
Trois-Rivières	387,261	466,695	1.21	4,103,701	4,683,326	1.14
Valleyfield	118,365	177,272	1.50	1,497,094	1,842,783	1.23
<b>Total - 10 centres</b>	<b>80,884,940</b>	<b>83,896,824</b>	<b>1.04</b>	<b>886,063,427</b>	<b>931,857,181</b>	<b>1.05</b>
Ontario:						
Brantford	640,244	669,884	1.05	6,270,202	6,582,042	1.05
Chatham	1,128,063	451,478	0.40	10,505,301	9,852,062	0.94
Cornwall	379,115	420,427	1.11	3,445,120	4,257,950	1.24
Guelph	472,879	678,145	1.43	4,488,656	5,598,980	1.25
Hamilton	6,408,762	5,317,051	0.83	63,222,133	65,441,123	1.04
Kingston	735,023	638,987	0.87	6,064,803	6,403,975	1.06
Kitchener	1,386,572	1,483,605	1.07	14,688,121	15,823,753	1.08
London	3,964,635	3,474,800	0.88	39,317,253	42,176,326	1.07
Niagara Falls	440,286	501,532	1.14	4,125,948	4,665,469	1.13
Oshawa	1,240,177	1,798,674	1.45	18,383,814	20,299,212	1.10
Ottawa	11,551,650	17,682,903	1.53	103,460,810	151,978,452	1.47
Peterborough	426,965	518,405	1.21	4,171,805	5,523,361	1.32
St. Catharines	842,549	900,757	1.07	8,838,039	8,925,388	1.01
Sarnia	1,232,279	1,247,883	1.01	16,085,159	14,524,570	0.90
Sault Ste. Marie	460,915	420,718	0.91	5,423,242	5,504,244	1.01
Sudbury	638,164	635,527	1.00	6,667,885	7,093,072	1.06
Thunder Bay	931,890	1,014,910	1.09	8,627,711	9,808,502	1.14
Timmins	318,746	325,493	1.02	3,158,432	3,768,189	1.19
Toronto	417,071,233	476,002,835	1.14	3,975,210,531	5,070,351,584	1.28
Windsor	1,850,188	1,955,000	1.06	18,534,684	21,852,240	1.18
<b>Total - 20 centres</b>	<b>452,120,335</b>	<b>516,139,014</b>	<b>1.14</b>	<b>4,320,689,649</b>	<b>5,480,430,494</b>	<b>1.27</b>
Manitoba:						
Brandon	316,814	308,914	0.98	2,882,966	3,174,261	1.10
Winnipeg	24,887,988	21,508,042	0.86	201,985,132	250,745,341	1.24
<b>Total - 2 centres</b>	<b>25,204,802</b>	<b>21,816,956</b>	<b>0.87</b>	<b>204,868,098</b>	<b>253,919,602</b>	<b>1.24</b>
Saskatchewan:						
Moose Jaw	211,003	244,127	1.16	2,127,901	2,363,494	1.11
Prince Albert	217,814	224,441	1.03	2,224,689	2,314,122	1.04
Regina	4,156,195	3,534,966	0.85	44,967,479	34,966,265	0.78
Saskatoon	1,809,217	2,302,126	1.27	18,622,020	21,344,903	1.15
<b>Total - 4 centres</b>	<b>6,394,229</b>	<b>6,305,660</b>	<b>0.99</b>	<b>67,942,089</b>	<b>60,988,784</b>	<b>0.90</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	35,787,696	27,888,913	0.78	346,323,718	316,346,895	0.91
Edmonton	22,028,512	22,982,262	1.04	226,938,126	238,413,043	1.05
Lethbridge	590,125	593,415	1.01	5,972,868	6,154,821	1.03
Medicine Hat	333,169	296,666	0.89	3,601,258	3,189,974	0.89
<b>Total - 4 centres</b>	<b>58,739,502</b>	<b>51,761,256</b>	<b>0.88</b>	<b>582,835,970</b>	<b>564,104,733</b>	<b>0.97</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,316,295	30,965,812	1.18	297,027,607	310,557,569	1.05
Victoria	17,348,858	14,728,492	0.85	152,997,827	170,451,468	1.11
<b>Total - 2 centres</b>	<b>43,665,153</b>	<b>45,694,304</b>	<b>1.05</b>	<b>450,025,434</b>	<b>481,009,037</b>	<b>1.07</b>
<b>TOTAL - 50 CENTRES</b>	<b>678,513,965</b>	<b>738,060,931</b>	<b>1.09</b>	<b>6,620,644,360</b>	<b>7,894,214,565</b>	<b>1.19</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	782,498	747,181	0.95	6,792,955	7,310,839	1.08
Calgary	526,077	554,039	1.05	4,960,444	5,661,428	1.14
Regina	203,304	197,557	0.97	1,764,576	1,847,018	1.05
Winnipeg	417,014	410,799	0.99	3,547,566	3,856,541	1.09
Toronto	2,199,792	2,185,383	0.99	17,075,150	18,839,191	1.10
Ottawa	7,581,276	4,939,281	0.65	67,120,748	69,430,776	1.03
Montréal	1,592,651	1,562,245	0.98	13,782,211	14,961,464	1.09
Saint John	83,560	36,584	0.44	889,230	776,077	0.87
Halifax	520,574	566,007	1.09	5,166,514	5,917,731	1.15
<b>CANADA</b>	<b>13,906,746</b>	<b>11,199,076</b>	<b>0.81</b>	<b>121,099,394</b>	<b>128,601,065</b>	<b>1.06</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	3,468,948	1,406,130	139,709	106,549	65,771	64,611
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	337,915	396,593	30,309	41,808	19,387	22,182
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,123	16,714	6,450	9,406	3,932	3,570
Halifax	4,097,343	5,689,493	190,159	188,356	133,234	139,225
Sydney	375,343	516,486	29,638	29,204	17,172	19,084
<b>Total - 3 centres</b>	<b>4,487,809</b>	<b>6,222,693</b>	<b>226,247</b>	<b>226,966</b>	<b>154,338</b>	<b>161,879</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	894,730	1,654,175	75,637	59,746	32,569	37,459
Moncton	435,863	544,019	59,971	57,598	37,764	40,558
Saint John	926,318	1,289,582	70,896	69,063	40,823	45,306
<b>Total - 3 centres</b>	<b>2,256,911</b>	<b>3,487,776</b>	<b>206,504</b>	<b>186,407</b>	<b>111,156</b>	<b>123,323</b>
Québec:						
Chicoutimi	323,311	233,154	36,296	29,958	10,648	11,112
Drummondville	162,552	173,147	25,238	26,189	4,375	6,181
Granby	192,468	190,771	25,853	21,391	7,196	7,706
Montréal	62,615,879	66,690,038	3,537,068	2,853,131	811,622	726,198
Québec	10,703,062	10,048,668	485,429	555,449	61,341	76,746
St-Hyacinthe	313,161	393,953	39,490	30,753	13,231	9,166
Shawinigan	448,784	478,583	15,506	18,084	4,260	6,884
Sherbrooke	460,776	582,781	56,248	56,636	25,520	26,178
Trois-Rivières	334,798	417,591	42,622	36,678	9,841	12,426
Valleyfield	96,720	147,917	17,264	22,483	4,381	6,872
<b>Total - 10 centres</b>	<b>75,651,511</b>	<b>79,356,603</b>	<b>4,281,014</b>	<b>3,650,752</b>	<b>952,415</b>	<b>889,469</b>
Ontario:						
Brantford	532,793	561,185	81,446	81,472	26,005	27,227
Chatham	1,047,315	368,624	54,988	56,304	25,760	26,550
Cornwall	309,872	349,413	53,327	48,871	15,916	22,143
Guelph	348,559	546,764	90,063	87,018	34,257	44,363
Hamilton	5,527,714	4,220,060	705,529	807,317	175,519	289,674
Kingston	510,652	460,553	152,798	124,258	71,573	54,176
Kitchener	1,143,520	1,206,551	184,438	212,757	58,614	64,297
London	3,540,220	3,037,188	308,511	327,721	115,904	109,891
Niagara Falls	330,645	403,882	78,331	74,133	31,310	23,517
Oshawa	1,103,665	1,471,665	103,143	280,591	33,369	46,418
Ottawa	10,490,332	16,452,151	773,148	847,881	288,170	382,871
Peterborough	299,562	338,921	91,699	143,722	35,704	35,762
St. Catharines	675,185	714,198	120,914	137,546	46,450	49,013
Sarnia	1,112,500	1,133,445	86,303	80,603	33,476	33,835
Sault Ste. Marie	359,937	312,309	73,625	79,564	27,353	28,845
Sudbury	500,395	462,639	99,155	128,100	38,614	44,788
Thunder Bay	743,071	816,610	134,004	140,271	54,815	58,029
Timmins	255,735	263,727	44,869	44,336	18,142	17,430
Toronto	410,427,899	469,694,298	4,796,830	4,364,797	1,846,504	1,943,740
Windsor	1,454,849	1,550,433	308,847	306,375	86,492	98,192
<b>Total - 20 centres</b>	<b>440,714,420</b>	<b>504,364,616</b>	<b>8,341,968</b>	<b>8,373,637</b>	<b>3,063,947</b>	<b>3,400,761</b>
Manitoba:						
Brandon	244,270	235,096	47,049	42,883	25,495	30,935
Winnipeg	23,651,373	20,239,332	869,946	903,014	366,669	365,696
<b>Total - 2 centres</b>	<b>23,895,643</b>	<b>20,474,428</b>	<b>916,995</b>	<b>945,897</b>	<b>392,164</b>	<b>396,631</b>
Saskatchewan:						
Moose Jaw	131,576	161,254	51,486	52,867	27,941	30,006
Prince Albert	160,104	163,686	35,133	35,867	22,577	24,888
Regina	3,851,543	3,218,042	180,933	187,427	123,719	129,497
Saskatoon	1,387,976	1,677,602	309,004	494,593	112,237	129,931
<b>Total - 4 centres</b>	<b>5,531,199</b>	<b>5,220,584</b>	<b>576,556</b>	<b>770,754</b>	<b>286,474</b>	<b>314,322</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	34,008,804	25,814,177	1,018,192	1,033,029	760,700	1,041,707
Edmonton	20,292,334	20,877,689	1,232,407	1,389,825	503,771	714,748
Lethbridge	444,551	437,367	76,284	85,645	69,290	70,403
Medicine Hat	241,711	206,681	54,906	52,268	36,552	37,717
<b>Total - 4 centres</b>	<b>54,987,400</b>	<b>47,335,914</b>	<b>2,381,789</b>	<b>2,560,767</b>	<b>1,370,313</b>	<b>1,864,575</b>
British Columbia - Colombie-Britannique:						
Vancouver	23,455,011	27,839,461	2,020,391	2,271,908	840,893	854,443
Victoria	16,746,971	14,149,737	440,135	427,835	161,752	150,920
<b>Total - 2 centres</b>	<b>40,201,982</b>	<b>41,989,198</b>	<b>2,460,526</b>	<b>2,699,743</b>	<b>1,002,645</b>	<b>1,005,363</b>
<b>TOTAL - 50 CENTRES</b>	<b>651,533,738</b>	<b>710,254,535</b>	<b>19,561,617</b>	<b>19,563,280</b>	<b>7,418,610</b>	<b>8,243,116</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,847,434,773	742,187,696	475,998,260
1982	6,542,637,484	89,688,265	866,253,097	4,281,024,531	855,646,157	450,025,434
1983	7,799,001,805	97,036,977	905,987,604	5,435,955,068	879,013,119	481,009,037

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

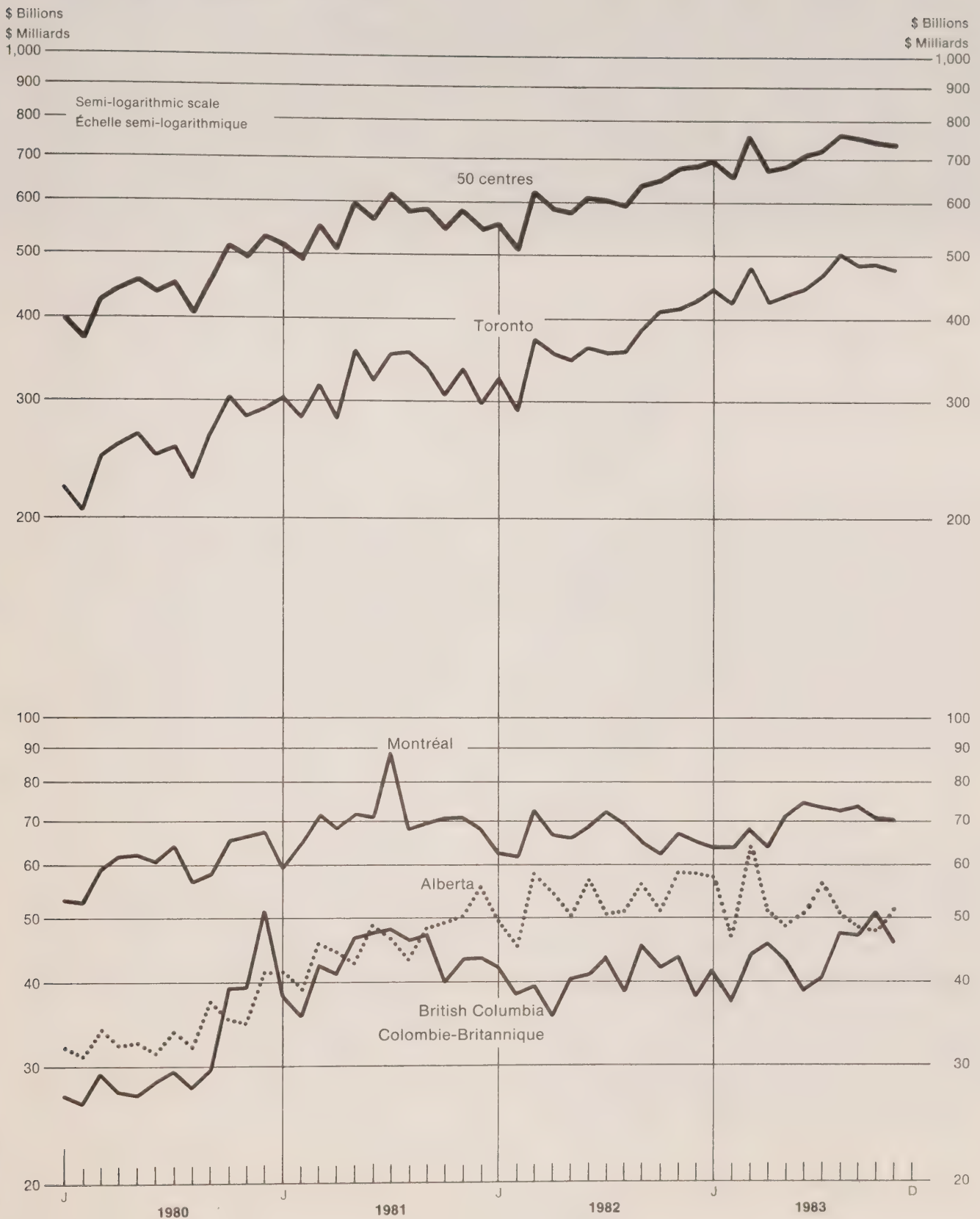
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

DECEMBER 1983

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### CHÈQUES ENCAISSÉS

DÉCEMBRE 1983

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

February 1984  
5-4404-509

Février 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December Décembre			First twelve months Douze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,505,519	1,805,166	0.72	28,356,112	22,518,414	0.79
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	420,921	421,772	1.00	4,406,644	4,932,031	1.12
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,371	25,487	1.00	288,827	297,196	1.03
Halifax	5,853,307	4,657,265	0.80	51,964,115	60,619,456	1.17
Sydney	446,088	485,405	1.09	5,298,982	5,862,585	1.11
<b>Total - 3 centres</b>	<b>6,324,766</b>	<b>5,168,157</b>	<b>0.82</b>	<b>57,551,924</b>	<b>66,779,237</b>	<b>1.16</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	972,479	1,397,702	1.44	10,401,834	16,106,311	1.55
Moncton	471,852	534,347	1.13	5,557,824	6,784,281	1.22
Saint John	1,276,237	1,392,441	1.09	13,917,129	15,504,045	1.11
<b>Total - 3 centres</b>	<b>2,720,568</b>	<b>3,324,490</b>	<b>1.22</b>	<b>29,876,787</b>	<b>38,394,637</b>	<b>1.29</b>
Québec:						
Chicoutimi	376,919	263,729	0.70	4,367,342	4,190,438	0.96
Drummondville	189,565	193,807	1.02	2,085,049	2,365,506	1.13
Granby	222,869	224,186	1.01	2,632,859	2,662,731	1.01
Montréal	65,227,260	70,203,655	1.08	798,759,912	836,870,501	1.05
Québec	12,114,844	9,235,313	0.76	139,261,974	142,309,937	1.02
St-Hyacinthe	323,025	436,864	1.35	4,272,737	5,249,549	1.23
Shawinigan	457,212	612,673	1.34	2,421,138	6,606,503	2.73
Sherbrooke	556,142	601,926	1.08	6,129,457	6,848,060	1.12
Trois-Rivières	368,952	448,422	1.22	4,472,653	5,131,748	1.15
Valleyfield	179,899	163,560	0.91	1,676,993	2,006,343	1.20
<b>Total - 10 centres</b>	<b>80,016,687</b>	<b>82,384,135</b>	<b>1.03</b>	<b>966,080,114</b>	<b>1,014,241,316</b>	<b>1.05</b>
Ontario:						
Brantford	615,197	623,516	1.01	6,885,399	7,205,558	1.05
Chatham	1,119,923	848,393	0.76	11,625,224	10,700,455	0.92
Cornwall	373,491	476,029	1.27	3,818,611	4,733,979	1.24
Cuelph	537,751	588,934	1.10	5,026,407	6,187,914	1.23
Hamilton	6,460,846	4,967,793	0.77	69,682,979	70,408,916	1.01
Kingston	607,899	599,590	0.99	6,672,702	7,003,565	1.05
Kitchener	1,628,812	1,548,478	0.95	16,316,933	17,372,231	1.06
London	3,746,994	3,861,604	1.03	43,064,247	46,037,930	1.07
Niagara Falls	433,663	460,802	1.06	4,559,611	5,126,271	1.12
Oshawa	1,295,507	1,863,081	1.44	19,679,321	22,162,293	1.13
Ottawa	10,745,864	15,334,596	1.43	114,206,674	167,313,048	1.47
Peterborough	431,999	582,759	1.35	4,603,804	6,106,120	1.33
St. Catharines	1,002,566	901,186	0.90	9,840,605	9,826,574	1.00
Sarnia	1,643,334	1,215,343	0.74	17,728,493	15,739,913	0.89
Sault Ste. Marie	515,278	481,550	0.93	5,938,520	5,985,794	1.01
Sudbury	673,126	584,026	0.87	7,341,011	7,677,098	1.05
Thunder Bay	931,299	906,389	0.97	9,559,010	10,714,891	1.12
Timmins	334,564	413,343	1.24	3,492,996	4,181,532	1.20
Toronto	429,077,157	483,207,075	1.13	4,404,287,688	5,553,558,659	1.26
Windsor	1,802,125	1,954,005	1.08	20,336,809	23,806,245	1.17
<b>Total - 20 centres</b>	<b>463,977,395</b>	<b>521,418,492</b>	<b>1.12</b>	<b>4,784,667,044</b>	<b>6,001,848,986</b>	<b>1.25</b>
Manitoba:						
Brandon	284,593	297,836	1.05	3,167,559	3,472,097	1.10
Winnipeg	23,655,398	20,978,050	0.89	225,640,530	271,723,391	1.20
<b>Total - 2 centres</b>	<b>23,939,991</b>	<b>21,275,886</b>	<b>0.89</b>	<b>228,808,089</b>	<b>275,195,488</b>	<b>1.20</b>
Saskatchewan:						
Moose Jaw	197,147	198,641	1.01	2,325,048	2,562,135	1.10
Prince Albert	229,088	216,592	0.95	2,453,777	2,530,714	1.03
Regina	3,423,279	3,177,462	0.93	48,390,758	38,143,727	0.79
Saskatoon	1,731,671	2,200,192	1.27	20,353,691	23,545,095	1.16
<b>Total - 4 centres</b>	<b>5,581,185</b>	<b>5,792,887</b>	<b>1.04</b>	<b>73,523,274</b>	<b>66,781,671</b>	<b>0.91</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December Décembre			First twelve months Douze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	36,512,434	28,530,394	0.78	382,836,152	344,877,289	0.90
Edmonton	20,800,321	20,834,064	1.00	247,738,447	259,247,107	1.05
Lethbridge	590,995	602,786	1.02	6,563,863	6,757,607	1.03
Medicine Hat	284,355	246,835	0.87	3,885,613	3,436,809	0.88
<b>Total - 4 centres</b>	<b>58,188,105</b>	<b>50,214,079</b>	<b>0.86</b>	<b>641,024,075</b>	<b>614,318,812</b>	<b>0.96</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,362,171	27,889,878	1.02	324,389,778	338,447,447	1.04
Victoria	10,714,342	14,730,136	1.37	163,712,169	185,181,604	1.13
<b>Total - 2 centres</b>	<b>38,076,513</b>	<b>42,620,014</b>	<b>1.12</b>	<b>488,101,947</b>	<b>523,629,051</b>	<b>1.07</b>
<b>TOTAL - 50 CENTRES</b>	<b>681,751,650</b>	<b>734,425,078</b>	<b>1.08</b>	<b>7,302,396,010</b>	<b>8,628,639,643</b>	<b>1.18</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December Décembre			First twelve months Douze premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	597,466	621,068	1.04	7,390,421	7,931,907	1.07
Calgary	412,676	454,687	1.10	5,373,120	6,116,115	1.14
Regina	146,232	155,349	1.06	1,910,808	2,002,367	1.05
Winnipeg	296,499	331,314	1.12	3,844,065	4,187,855	1.09
Toronto	1,493,948	1,488,058	1.00	18,569,098	20,327,249	1.09
Ottawa	6,191,025	5,346,937	0.86	73,311,773	74,777,713	1.02
Montréal	1,268,852	1,309,926	1.03	15,051,063	16,271,390	1.08
Saint John	83,336	41,998	0.50	972,566	818,075	0.84
Halifax	497,773	556,315	1.12	5,664,287	6,474,046	1.14
<b>CANADA</b>	<b>10,987,807</b>	<b>10,305,652</b>	<b>0.94</b>	<b>132,087,201</b>	<b>138,906,717</b>	<b>1.05</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,289,048	1,616,775	156,411	123,219	60,060	65,172
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	378,923	364,565	23,182	36,249	18,816	20,958
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,215	15,670	5,278	6,456	3,878	3,361
Halifax	5,566,225	4,376,181	156,693	146,627	130,389	134,457
Sydney	407,584	446,101	21,976	20,997	16,528	18,307
Total - 3 centres	5,990,024	4,837,952	183,947	174,080	150,795	156,125
New Brunswick - Nouveau-Brunswick:						
Fredericton	876,841	1,315,477	63,230	48,274	32,408	33,951
Moncton	396,061	456,528	41,228	41,125	34,563	36,694
Saint John	1,176,223	1,260,307	62,152	68,208	37,862	63,926
Total - 3 centres	2,449,125	3,032,312	166,610	157,607	104,833	134,571
Québec:						
Chicoutimi	336,512	221,524	29,691	30,075	10,716	12,130
Drummondville	163,670	166,773	21,853	21,100	4,042	5,934
Granby	193,706	194,747	22,493	20,428	6,670	9,011
Montréal	61,639,692	67,104,659	2,896,472	2,412,355	691,096	686,641
Québec	11,486,199	8,891,047	564,934	286,876	63,711	57,390
St-Hyacinthe	277,744	390,497	32,256	37,337	13,025	9,030
Shawinigan	440,782	595,946	11,006	10,820	5,424	5,907
Sherbrooke	489,477	542,079	48,263	40,433	18,402	19,414
Trois-Rivières	325,543	401,867	33,936	35,511	9,473	11,044
Valleyfield	154,838	138,860	18,383	18,168	6,678	6,532
Total - 10 centres	75,508,163	78,647,999	3,679,287	2,913,103	829,237	823,033
Ontario:						
Brantford	523,936	532,640	64,397	64,408	26,864	26,468
Chatham	1,050,958	780,456	40,260	43,779	28,705	24,158
Cornwall	328,076	413,916	31,038	46,589	14,377	15,524
Guelph	437,089	482,849	70,230	73,756	30,432	32,329
Hamilton	5,675,293	4,061,800	612,399	701,207	173,154	204,786
Kingston	452,845	447,029	101,121	98,518	53,933	54,043
Kitchener	1,355,966	1,258,540	215,301	209,354	57,545	80,584
London	3,370,450	3,441,067	263,451	309,540	113,093	110,997
Niagara Falls	360,853	387,004	52,505	51,248	20,305	22,550
Oshawa	1,125,103	1,484,440	126,407	333,109	43,997	45,532
Ottawa	9,781,926	14,255,432	616,155	657,317	347,783	421,847
Peterborough	330,473	395,928	68,623	99,150	32,903	87,681
St. Catharines	859,787	751,085	100,771	105,345	42,008	44,756
Sarnia	1,535,512	1,108,822	74,906	73,585	32,916	32,936
Sault Ste. Marie	439,641	388,050	48,917	66,192	26,720	27,308
Sudbury	552,900	457,838	82,615	85,850	37,611	40,338
Thunder Bay	769,574	732,326	110,973	119,474	50,752	54,589
Timmins	269,123	359,833	50,592	38,024	14,849	15,486
Toronto	423,496,224	477,339,960	3,696,631	4,048,294	1,884,302	1,818,821
Windsor	1,502,886	1,634,783	218,887	236,238	80,352	82,984
Total - 20 centres	454,218,615	510,713,798	6,646,179	7,460,977	3,112,601	3,243,717
Manitoba:						
Brandon	227,634	236,313	31,905	35,012	25,054	26,511
Winnipeg	22,662,706	19,886,270	651,058	725,723	341,634	366,057
Total - 2 centres	22,890,340	20,122,583	682,963	760,735	366,688	392,568
Saskatchewan:						
Moose Jaw	135,957	132,779	36,932	39,529	24,258	26,333
Prince Albert	180,290	168,500	26,973	25,682	21,825	22,410
Regina	3,165,343	2,910,946	138,348	137,193	119,588	129,323
Saskatoon	1,293,013	1,610,085	318,918	463,704	119,740	126,403
Total - 4 centres	4,774,603	4,822,310	521,171	666,108	285,411	304,469

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	34,860,904	26,884,428	889,992	896,559	761,538	749,407
Edmonton	19,219,309	18,908,277	1,067,397	1,439,712	513,615	486,075
Lethbridge	465,822	473,723	59,251	66,876	65,922	62,187
Medicine Hat	207,278	174,816	43,405	40,820	33,672	31,199
Total - 4 centres	54,753,313	46,441,244	2,060,045	2,443,967	1,374,747	1,328,868
British Columbia - Colombie-Britannique:						
Vancouver	24,721,578	25,721,104	1,754,884	1,388,367	885,709	780,407
Victoria	10,278,748	14,138,698	289,238	445,518	146,356	145,920
Total - 2 centres	35,000,326	39,859,802	2,044,122	1,833,885	1,032,065	926,327
TOTAL - 50 CENTRES	658,252,480	710,459,340	16,163,917	16,569,930	7,335,253	7,395,808

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,080,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331
1982	7,216,834,055	99,795,180	944,151,343	4,741,430,147	943,355,438	488,101,947
1983	8,524,501,900	105,426,196	986,028,498	5,953,122,184	956,295,971	523,629,051

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

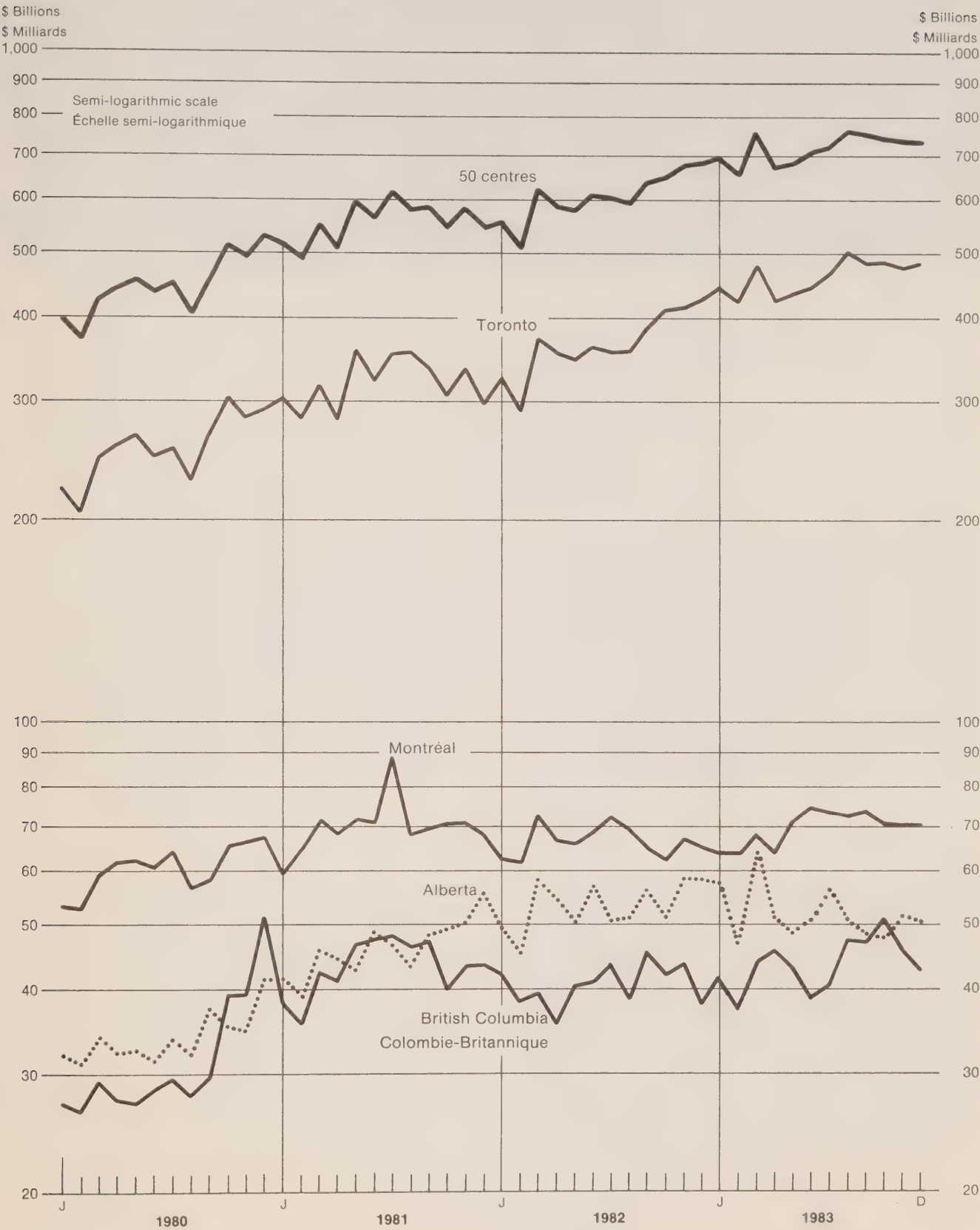
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

#### CHEQUES CASHED

JANUARY 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

March 1984  
5-4404-509

#### CHÈQUES ENCAISSÉS

JANVIER 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mars 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	January			January		
	Janvier			Janvier		
	1983	1984		1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,738,346	1,567,274	0.57			
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	345,168	400,944	1.16			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,458	21,515	1.17			
Halifax	4,471,448	4,427,908	0.99			
Sydney	471,804	464,436	0.98			
Total - 3 centres	4,961,710	4,913,859	0.99			
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,246,935	1,393,845	1.12			
Moncton	480,880	618,370	1.29			
Saint John	1,280,239	1,376,636	1.08			
Total - 3 centres	3,008,054	3,388,851	1.13			
Québec:						
Chicoutimi	345,586	213,258	0.62			
Drummondville	178,664	173,682	0.97			
Granby	209,535	201,952	0.96			
Montréal	63,801,543	64,826,777	1.02			
Québec	12,249,002	6,804,662	0.56			
St-Hyacinthe	394,052	355,816	0.90			
Shawinigan	526,312	542,320	1.03			
Sherbrooke	487,883	451,494	0.93			
Trois-Rivières	370,082	458,366	1.24			
Valleyfield	140,667	128,182	0.91			
Total - 10 centres	78,703,326	74,156,509	0.94			
Ontario:						
Brantford	575,020	557,358	0.97			
Chatham	1,251,547	493,171	0.39			
Cornwall	339,028	547,465	1.61			
Guelph	396,471	701,149	1.77			
Hamilton	6,111,155	5,373,672	0.88			
Kingston	565,682	589,786	1.04			
Kitchener	1,377,043	1,374,543	1.00			
London	3,386,032	2,844,611	0.84			
Niagara Falls	420,045	412,807	0.98			
Oshawa	1,441,718	1,912,170	1.33			
Ottawa	11,377,584	11,329,478	1.00			
Peterborough	388,291	462,143	1.19			
St. Catharines	673,840	833,856	1.24			
Sarnia	1,467,681	1,372,730	0.94			
Sault Ste. Marie	488,095	410,383	0.84			
Sudbury	643,847	575,040	0.89			
Thunder Bay	817,228	723,473	0.89			
Timmins	329,826	354,306	1.07			
Toronto	444,713,355	490,837,473	1.10			
Windsor	1,781,424	1,909,180	1.07			
Total - 20 centres	478,544,912	523,614,794	1.09			
Manitoba:						
Brandon	294,305	279,410	0.95			
Winnipeg	25,891,432	22,354,788	0.86			
Total - 2 centres	26,185,737	22,634,198	0.86			
Saskatchewan:						
Moose Jaw	207,513	200,286	0.97			
Prince Albert	206,888	211,714	1.02			
Regina	3,320,381	2,671,006	0.80			
Saskatoon	1,605,406	2,273,771	1.42			
Total - 4 centres	5,340,188	5,356,777	1.00			

Cumulative figures will appear in subsequent issues.  
Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.

Cumulative figures will appear in subsequent issues.  
Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January Janvier					
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	34,990,936	27,966,329	0.80			
Edmonton	21,564,181	21,300,919	0.99			
Lethbridge	527,208	559,529	1.06			
Medicine Hat	372,267	280,593	0.75			
<b>Total - 4 centres</b>	<b>57,454,592</b>	<b>50,107,370</b>	<b>0.87</b>			
				Cumulative figures will appear here in subsequent issues. Les chiffres cumulatifs apparaîtront ici dans les numéros ultérieurs.		
British Columbia - Colombie-Britannique:						
Vancouver	28,724,610	29,152,443	1.01			
Victoria	12,646,173	21,637,023	1.71			
<b>Total - 2 centres</b>	<b>41,370,783</b>	<b>50,789,466</b>	<b>1.23</b>			
<b>TOTAL - 50 CENTRES</b>	<b>698,652,816</b>	<b>736,930,042</b>	<b>1.05</b>			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January Janvier					
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	506,426	544,118	1.07			
Calgary	339,211	389,304	1.15			
Regina	118,045	135,028	1.14			
Winnipeg	259,016	266,098	1.03			
Toronto	1,120,554	1,173,932	1.05			
Ottawa	7,878,840	4,729,934	0.60			
Montréal	1,089,165	1,275,365	1.17			
Saint John	71,471	37,423	0.52			
Halifax	437,898	526,495	1.20			
<b>CANADA</b>	<b>11,820,626</b>	<b>9,077,697</b>	<b>0.77</b>			

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,526,478	1,406,933	155,409	99,164	56,459	61,177
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	307,391	351,584	20,791	29,487	16,986	19,873
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	10,646	12,714	4,763	5,476	3,049	3,325
Halifax	4,199,847	4,151,015	157,141	145,198	114,460	131,695
Sydney	437,958	425,826	18,953	21,659	14,893	16,951
Total - 3 centres	4,648,451	4,589,555	180,857	172,333	132,402	151,971
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,156,116	1,320,309	62,862	47,930	27,957	25,606
Moncton	411,166	545,279	37,243	37,770	32,471	35,321
Saint John	1,194,484	1,292,345	49,289	45,793	36,466	38,498
Total - 3 centres	2,761,766	3,157,933	149,394	131,493	96,894	99,425
Québec:						
Chicoutimi	306,692	175,836	29,656	26,014	9,238	11,408
Drummondville	152,545	152,651	21,453	16,387	4,666	4,644
Granby	182,980	183,222	20,420	11,691	6,135	7,039
Montréal	60,516,184	61,814,308	2,666,611	2,364,969	618,748	647,500
Québec	11,598,429	6,485,066	595,450	270,222	55,123	49,374
St-Hyacinthe	351,484	324,513	31,243	23,732	11,325	7,571
Shawinigan	510,594	529,710	10,829	8,076	4,889	4,534
Sherbrooke	423,644	399,029	46,248	35,205	17,991	17,260
Trois-Rivières	329,684	422,747	30,880	26,397	9,518	9,222
Valleyfield	118,166	111,274	16,481	11,657	6,020	5,251
Total - 10 centres	74,490,402	70,598,356	3,469,271	2,794,350	743,653	763,803
Ontario:						
Brantford	488,460	455,377	62,945	73,590	23,615	28,391
Chatham	1,188,403	413,531	39,622	52,343	23,522	27,297
Cornwall	297,286	499,501	28,836	32,994	12,906	14,970
Guelph	300,269	585,372	68,097	83,905	28,105	31,872
Hamilton	5,348,195	4,566,370	601,405	631,582	161,555	175,720
Kingston	411,368	427,707	102,202	110,553	52,112	51,526
Kitchener	1,181,373	1,127,297	142,081	187,794	53,589	59,452
London	3,044,679	2,259,271	239,828	365,571	101,525	219,769
Niagara Falls	351,122	346,213	50,025	45,069	18,898	21,525
Oshawa	1,278,249	1,484,299	123,662	384,320	39,807	43,551
Ottawa	10,481,361	10,211,848	574,327	776,213	321,896	341,417
Peterborough	281,740	337,581	78,059	92,349	28,492	32,213
St. Catharines	546,518	692,742	89,605	97,693	37,717	43,421
Sarnia	1,360,805	1,280,901	77,567	62,087	29,309	29,742
Sault Ste. Marie	391,187	319,430	68,623	63,856	28,285	27,097
Sudbury	529,983	451,851	74,744	83,555	39,120	39,634
Thunder Bay	670,596	596,208	100,046	84,593	46,586	42,672
Timmins	268,326	302,821	42,490	28,839	19,010	22,646
Toronto	439,168,357	484,834,772	3,890,525	4,121,297	1,654,473	1,881,404
Windsor	1,478,486	1,605,747	224,405	215,635	78,533	87,798
Total - 20 centres	469,066,763	512,798,839	6,679,094	7,593,838	2,799,055	3,222,117
Manitoba:						
Brandon	240,267	226,424	28,999	28,811	25,039	24,175
Winnipeg	24,880,554	21,320,441	627,240	702,113	383,638	332,234
Total - 2 centres	25,120,821	21,546,865	656,239	730,924	408,677	356,409
Saskatchewan:						
Moose Jaw	137,247	129,616	40,433	38,945	29,833	31,725
Prince Albert	162,605	162,545	24,933	25,079	19,350	24,090
Regina	3,073,732	2,413,849	134,553	137,052	112,096	120,105
Saskatoon	1,135,878	1,599,607	355,943	545,407	113,585	128,757
Total - 4 centres	4,509,462	4,305,617	555,862	746,483	274,864	304,677

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

January - Janvier						
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	33,422,270	26,204,380	808,632	930,530	760,034	831,419
Edmonton	19,931,158	19,124,393	1,144,038	1,518,817	488,985	657,709
Lethbridge	412,924	427,341	52,238	68,078	62,046	64,110
Medicine Hat	285,844	188,458	49,662	52,509	36,761	39,626
<b>Total - 4 centres</b>	<b>54,052,196</b>	<b>45,944,572</b>	<b>2,054,570</b>	<b>2,569,934</b>	<b>1,347,826</b>	<b>1,592,864</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,223,677	25,953,326	1,713,878	2,356,089	787,055	843,028
Victoria	12,181,049	21,197,213	322,447	296,480	142,677	143,330
<b>Total - 2 centres</b>	<b>38,404,726</b>	<b>47,150,539</b>	<b>2,036,325</b>	<b>2,652,569</b>	<b>929,732</b>	<b>986,358</b>
<b>TOTAL - 50 CENTRES</b>	<b>675,888,456</b>	<b>711,850,793</b>	<b>15,957,812</b>	<b>17,520,575</b>	<b>6,806,548</b>	<b>7,558,674</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	Thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	2,070,836	48,423	665,779	862,857	359,044(3)	134,733
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540
1982	547,661,057	7,350,841	73,548,205	350,728,291	73,987,040	42,046,680
1983	690,927,696	8,970,913	76,538,428	475,067,055	88,980,517	41,370,783
1984	728,429,114	7,990,188	72,082,933	519,468,182	78,098,345	50,789,466

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

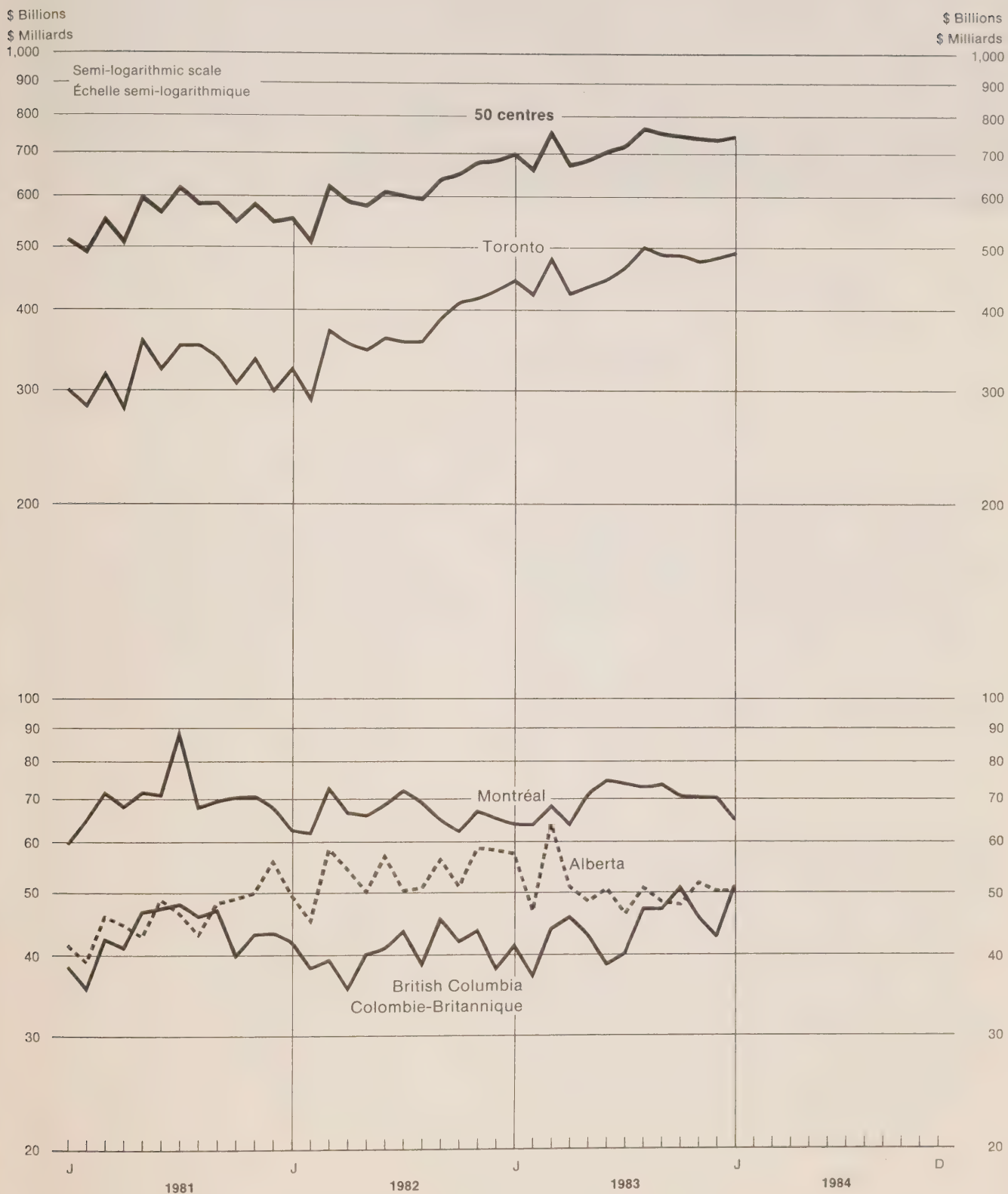
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**









Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

## CHEQUES CASHED

FEBRUARY 1984

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

April 1984  
5-4404-509

## CHÈQUES ENCAISSÉS

FÉVRIER 1984

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général, ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Avril 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,318,886	1,561,553	0.67	5,057,232	3,128,827	0.62
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	287,124	403,718	1.41	632,292	804,662	1.27
Nova Scotia - Nouvelle-Écosse:						
Gloucester	18,862	20,839	1.10	37,320	42,354	1.13
Halifax	5,129,671	5,287,432	1.03	9,601,119	9,715,340	1.01
Sydney	382,809	435,842	1.14	854,613	900,278	1.05
Total - 3 centres	5,531,342	5,744,113	1.04	10,493,052	10,657,972	1.02
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,111,647	1,570,013	1.23	2,358,582	2,763,858	1.17
Moncton	449,809	690,329	1.53	930,689	1,308,699	1.41
Saint John	981,630	1,090,506	1.11	2,261,869	2,467,142	1.09
Total - 3 centres	2,543,086	3,350,848	1.24	5,551,140	6,539,699	1.18
Québec:						
Chicoutimi	326,348	221,475	0.68	671,934	434,733	0.65
Drummondville	170,862	166,182	0.97	349,526	339,864	0.97
Granby	206,244	203,930	0.99	415,779	405,882	0.98
Montréal	63,777,796	64,203,717	1.01	127,579,339	129,030,494	1.01
Québec	12,985,236	8,508,019	0.66	25,234,238	15,312,681	0.61
St-Hyacinthe	472,138	404,538	0.86	866,190	760,354	0.88
Shawinigan	453,688	536,110	1.18	980,000	1,078,430	1.10
Sherbrooke	516,760	487,581	0.94	1,004,643	939,075	0.93
Trois-Rivières	343,297	386,451	1.13	713,379	844,817	1.18
Valleyfield	138,786	136,587	0.98	279,453	264,769	0.95
Total - 10 centres	79,391,155	75,254,590	0.95	158,094,481	149,411,099	0.95
Ontario:						
Brantford	565,465	527,237	0.93	1,140,485	1,084,595	0.95
Chatham	1,133,182	984,954	0.87	2,384,729	1,478,125	0.62
Cornwall	433,594	411,860	0.95	772,622	959,325	1.24
Guelph	355,099	677,459	1.89	751,570	1,373,608	1.83
Hamilton	5,439,557	4,694,342	0.86	11,550,712	10,068,014	0.87
Kingston	457,905	520,654	1.14	1,023,587	1,110,440	1.08
Kitchener	1,256,095	1,443,492	1.15	2,633,138	2,818,035	1.07
London	3,289,944	3,591,880	1.09	6,675,976	6,436,491	0.96
Niagara Falls	347,824	469,184	1.35	767,869	881,991	1.15
Oshawa	1,483,813	2,082,626	1.40	2,925,531	3,994,796	1.37
Ottawa	14,151,039	9,755,376	0.69	25,528,623	21,084,854	0.83
Peterborough	369,586	471,714	1.28	757,877	933,857	1.23
St. Catharines	679,462	857,826	1.26	1,353,302	1,691,682	1.25
Sarnia	1,285,135	1,201,012	0.93	2,752,816	2,573,742	0.94
Sault Ste. Marie	441,757	375,135	0.85	929,852	785,518	0.84
Sudbury	619,648	917,329	1.48	1,263,495	1,492,369	1.18
Thunder Bay	643,051	920,050	1.43	1,460,279	1,643,523	1.13
Timmins	302,679	373,566	1.23	632,505	727,872	1.15
Toronto	422,398,963	470,683,702	1.11	867,112,318	961,521,175	1.11
Windsor	1,811,972	1,753,034	0.97	3,593,396	3,662,214	1.02
Total - 20 centres	457,465,770	502,707,432	1.10	936,010,682	1,026,322,226	1.10
Manitoba:						
Brandon	251,636	263,928	1.05	545,941	543,338	1.00
Winnipeg	23,910,002	18,217,115	0.76	49,801,434	40,571,903	0.81
Total - 2 centres	24,161,638	18,481,043	0.76	50,347,375	41,115,241	0.82
Saskatchewan:						
Moose Jaw	175,858	189,614	1.08	383,371	389,900	1.02
Prince Albert	205,138	235,051	1.15	412,026	446,765	1.08
Regina	2,364,548	2,200,787	0.93	5,684,929	4,871,793	0.86
Saskatoon	1,484,702	2,183,251	1.47	3,090,108	4,457,022	1.44
Total - 4 centres	4,230,246	4,808,703	1.14	9,570,434	10,165,480	1.06



TABLE 1. Cheques Cashied Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February Février		First two months Deux premier mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,607,795	24,971,658	0.94	61,598,731	52,937,987	0.86
Edmonton	19,529,283	20,224,368	1.04	41,093,464	41,525,287	1.01
Lethbridge	501,186	528,873	1.06	1,028,394	1,088,402	1.06
Medicine Hat	296,948	260,651	0.88	669,215	541,244	0.81
<b>Total - 4 centres</b>	<b>46,935,212</b>	<b>45,985,550</b>	<b>0.98</b>	<b>104,389,804</b>	<b>96,092,920</b>	<b>0.92</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,198,915	27,957,172	1.16	52,923,525	57,109,615	1.08
Victoria	12,909,007	22,692,375	1.76	25,555,180	44,329,398	1.73
<b>Total - 2 centres</b>	<b>37,107,922</b>	<b>50,649,547</b>	<b>1.36</b>	<b>78,478,705</b>	<b>101,439,013</b>	<b>1.29</b>
<b>TOTAL - 50 CENTRES</b>	<b>659,972,381</b>	<b>708,747,097</b>	<b>1.07</b>	<b>1,358,625,197</b>	<b>1,445,677,139</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February Février			First two months Deux premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	537,596	567,743	1.06	1,044,022	1,111,861	1.06
Calgary	392,695	413,591	1.05	731,906	802,895	1.10
Regina	131,488	144,896	1.10	249,533	279,924	1.12
Winnipeg	290,850	292,366	1.01	549,866	558,464	1.02
Toronto	1,367,812	1,425,403	1.04	2,488,366	2,599,335	1.04
Ottawa	5,465,317	3,743,981	0.69	13,344,157	8,473,915	0.64
Montréal	1,212,992	1,371,087	1.13	2,302,157	2,646,452	1.15
Saint John	69,558	46,929	0.67	141,029	84,352	0.60
Halifax	463,954	540,991	1.17	901,852	1,067,486	1.18
<b>CANADA</b>	<b>9,932,262</b>	<b>8,546,987</b>	<b>0.86</b>	<b>21,752,888</b>	<b>17,624,684</b>	<b>0.81</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,141,426	1,401,481	123,668	90,221	53,792	69,851
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	248,654	355,826	22,587	28,789	15,883	19,103
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,174	11,853	4,347	5,599	3,341	3,587
Halifax	4,877,343	4,974,205	138,845	141,948	113,483	171,279
Sydney	348,896	399,118	18,864	20,235	15,049	16,489
Total - 3 centres	5,237,413	5,385,176	162,056	167,782	131,873	191,155
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,034,911	1,298,584	48,775	38,341	27,961	33,088
Moncton	383,490	616,457	36,116	37,505	30,203	36,367
Saint John	906,979	998,281	41,212	54,077	33,439	38,148
Total - 3 centres	2,325,380	2,913,322	126,103	129,923	91,603	107,603
Québec:						
Chicoutimi	290,735	187,493	26,387	23,885	9,226	10,097
Drummondville	143,938	144,577	22,132	17,202	4,792	4,403
Granby	177,933	183,863	21,350	12,569	6,961	7,498
Montréal	60,428,103	61,417,553	2,741,200	2,142,984	608,493	643,180
Québec	12,348,901	8,126,654	573,596	306,849	62,739	74,516
St-Hyacinthe	426,350	372,729	32,620	24,522	13,168	7,287
Shawinigan	435,248	522,330	12,518	9,004	5,922	4,776
Sherbrooke	449,890	435,310	47,992	34,931	18,878	17,340
Trois-Rivières	293,762	351,160	38,319	25,493	11,216	9,798
Valleyfield	115,348	118,670	17,621	13,265	5,817	4,652
Total - 10 centres	75,110,208	71,860,339	3,533,735	2,610,704	747,212	783,547
Ontario:						
Brantford	478,942	429,461	62,271	72,483	24,252	25,293
Chatham	1,080,418	919,797	34,149	43,924	18,615	21,233
Cornwall	391,364	359,934	29,540	35,947	12,690	15,979
Guelph	268,312	577,336	60,579	67,481	26,208	27,642
Hamilton	4,698,770	3,922,704	583,254	601,129	157,533	170,509
Kingston	322,491	380,946	87,789	88,899	47,625	50,809
Kitchener	1,042,634	1,202,050	159,987	183,305	53,474	58,137
London	2,905,054	3,006,616	276,096	365,551	108,794	219,713
Niagara Falls	286,354	405,187	43,774	43,409	17,696	20,588
Oshawa	1,313,325	1,491,414	130,656	547,137	39,832	44,075
Ottawa	13,102,897	8,817,450	719,537	587,907	328,605	350,019
Peterborough	272,235	346,814	69,631	93,170	27,720	31,730
St. Catharines	539,700	712,716	101,581	102,687	38,181	42,423
Sarnia	1,173,099	1,108,848	83,164	62,285	28,872	29,879
Sault Ste. Marie	363,890	284,607	49,247	62,940	28,620	27,588
Sudbury	510,722	781,891	73,252	96,898	35,674	38,540
Thunder Bay	536,144	775,658	68,388	93,016	38,519	51,376
Timmins	254,407	327,935	32,913	31,215	15,359	14,416
Toronto	417,213,153	464,866,808	3,507,305	3,924,215	1,678,505	1,892,679
Windsor	1,494,221	1,481,921	198,447	188,685	119,304	82,428
Total - 20 centres	448,248,132	492,200,093	6,371,560	7,292,283	2,846,078	3,215,056
Manitoba:						
Brandon	202,208	212,799	27,812	28,864	21,616	22,265
Winnipeg	22,901,390	17,228,143	604,464	641,907	404,148	347,065
Total - 2 centres	23,103,598	17,440,942	632,276	670,771	425,764	369,330
Saskatchewan:						
Moose Jaw	119,408	130,620	34,702	35,752	21,748	23,242
Prince Albert	164,051	189,526	19,358	25,337	21,729	20,188
Regina	2,131,040	1,955,775	138,552	132,501	94,956	112,511
Saskatoon	1,124,299	1,839,041	262,948	222,871	97,455	121,339
Total - 4 centres	3,538,798	4,114,962	455,560	416,461	235,888	277,280

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	25,244,258	23,493,757	661,063	828,727	702,474	649,174
Edmonton	18,082,855	18,526,763	940,105	1,213,696	506,323	483,909
Lethbridge	390,087	405,723	58,611	64,383	52,488	58,767
Medicine Hat	223,479	186,137	43,284	41,751	30,185	32,763
<b>Total - 4 centres</b>	<b>43,940,679</b>	<b>42,612,380</b>	<b>1,703,063</b>	<b>2,148,557</b>	<b>1,291,470</b>	<b>1,224,613</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,727,648	25,742,767	1,684,228	1,379,751	787,039	834,654
Victoria	12,478,708	22,113,068	293,685	441,159	136,614	138,148
<b>Total - 2 centres</b>	<b>34,206,356</b>	<b>47,855,835</b>	<b>1,977,913</b>	<b>1,820,910</b>	<b>923,653</b>	<b>972,802</b>
<b>TOTAL - 50 CENTRES</b>	<b>638,100,644</b>	<b>686,140,356</b>	<b>15,108,521</b>	<b>15,376,401</b>	<b>6,763,216</b>	<b>7,230,340</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,846,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	314,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683
1983	1,343,741,062	17,850,909	153,818,220	929,285,615	164,307,613	78,478,705
1984	1,428,465,509	16,620,008	145,282,250	1,017,750,597	147,373,641	101,439,013

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

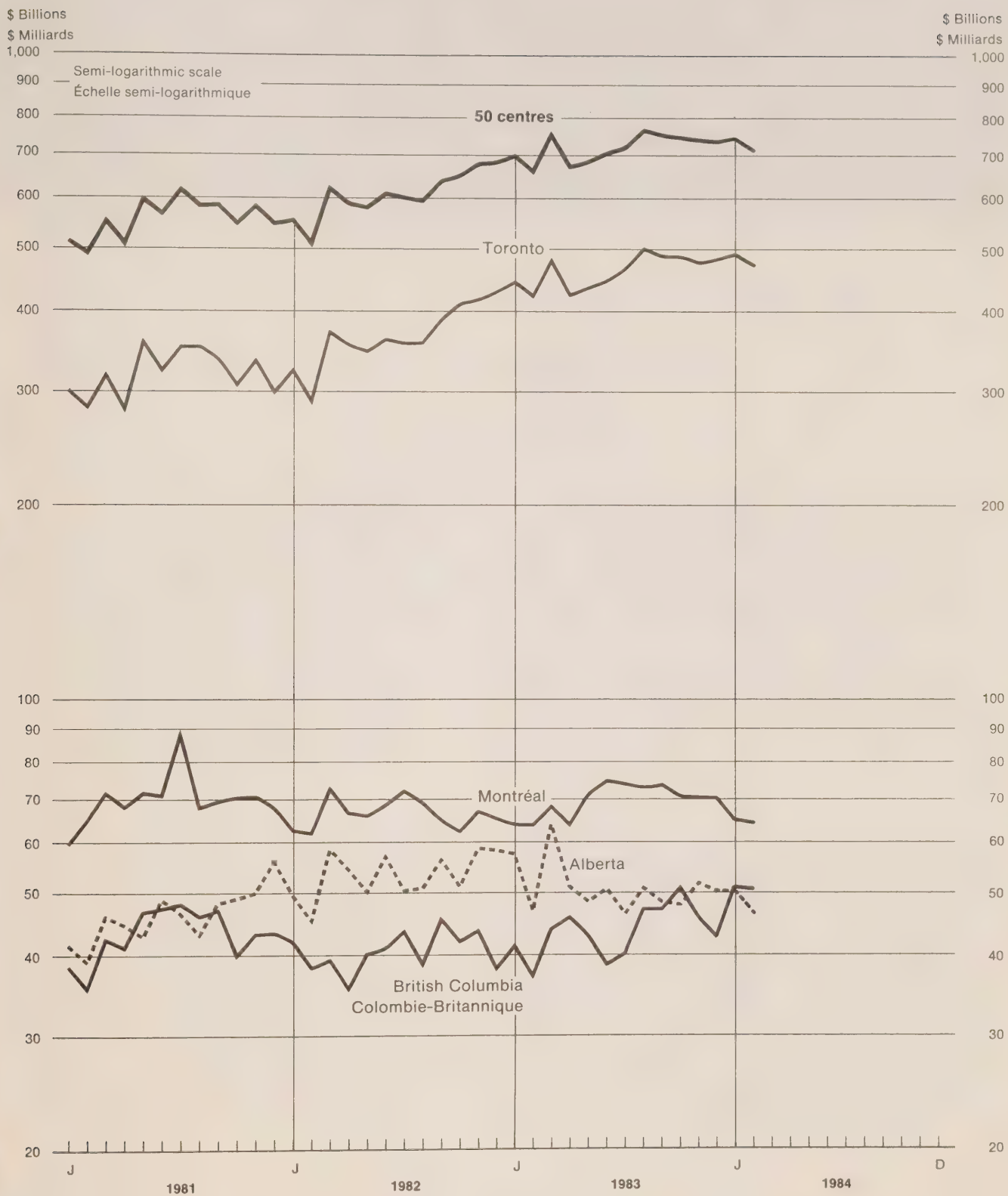
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

### Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

## CHEQUES CASHED

MARCH 1984

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

May 1984  
5-4404-509

## CHÈQUES ENCAISSÉS

MARS 1984

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mai 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March			First three months		
	Mars			Trois premier mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,470,728	1,625,720	0.66	7,527,960	4,754,547	0.63
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	424,073	349,678	0.82	1,056,365	1,154,340	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,300	20,717	1.07	56,620	63,071	1.11
Halifax	5,272,075	5,991,421	1.14	14,873,194	15,706,761	1.06
Sydney	569,000	454,287	0.80	1,423,613	1,354,565	0.95
<b>Total - 3 centres</b>	<b>5,860,375</b>	<b>6,466,425</b>	<b>1.10</b>	<b>16,353,427</b>	<b>17,124,397</b>	<b>1.05</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,252,159	1,806,820	1.44	3,610,741	4,570,678	1.27
Moncton	536,705	654,116	1.22	1,467,394	1,962,815	1.34
Saint John	1,405,381	1,561,368	1.11	3,667,250	4,028,510	1.10
<b>Total - 3 centres</b>	<b>3,194,245</b>	<b>4,022,304</b>	<b>1.26</b>	<b>8,745,385</b>	<b>10,562,003</b>	<b>1.21</b>
Québec:						
Chicoutimi	358,386	203,939	0.57	1,030,320	638,672	0.62
Drummondville	189,009	165,574	0.88	538,535	505,438	0.94
Granby	217,191	207,961	0.96	632,970	613,843	0.97
Montréal	68,164,298	67,677,280	0.99	195,743,637	196,707,774	1.00
Québec	11,772,690	8,291,040	0.70	37,006,928	23,603,721	0.64
St-Hyacinthe	456,049	425,363	0.93	1,322,239	1,185,717	0.90
Shawinigan	612,368	554,334	0.91	1,592,368	1,632,764	1.03
Sherbrooke	580,738	502,081	0.86	1,585,381	1,441,156	0.91
Trois-Rivières	412,782	394,680	0.96	1,126,161	1,239,497	1.10
Valleyfield	158,813	159,630	1.01	438,266	424,399	0.97
<b>Total - 10 centres</b>	<b>82,922,324</b>	<b>78,581,882</b>	<b>0.95</b>	<b>241,016,805</b>	<b>227,992,981</b>	<b>0.95</b>
Ontario:						
Brantford	611,184	643,058	1.05	1,751,669	1,727,653	0.99
Chatham	1,212,436	973,155	0.80	3,597,165	2,451,280	0.68
Cornwall	373,351	455,749	1.22	1,145,973	1,415,074	1.23
Guelph	473,560	617,638	1.30	1,225,130	1,991,246	1.63
Hamilton	6,420,948	5,217,966	0.81	17,971,660	15,285,980	0.85
Kingston	528,525	548,104	1.04	1,552,112	1,658,544	1.07
Kitchener	1,590,505	1,388,679	0.87	4,223,643	4,206,714	1.00
London	3,694,453	2,903,081	0.79	10,370,429	9,339,572	0.90
Niagara Falls	427,452	433,093	1.01	1,195,321	1,315,084	1.10
Oshawa	1,761,785	2,129,221	1.21	4,687,316	6,124,017	1.31
Ottawa	15,756,405	12,184,933	0.77	41,285,028	33,269,787	0.81
Peterborough	437,233	477,555	1.09	1,195,110	1,411,412	1.18
St. Catharines	478,351	848,814	1.77	1,831,653	2,540,496	1.39
Sarnia	1,438,714	1,222,958	0.85	4,191,530	3,796,700	0.91
Sault Ste. Marie	517,777	383,019	0.74	1,447,629	1,168,537	0.81
Sudbury	679,688	461,999	0.68	1,943,183	1,954,368	1.01
Thunder Bay	900,749	941,689	1.05	2,361,028	2,585,212	1.09
Timmins	295,339	370,916	1.26	927,844	1,098,788	1.18
Toronto	480,227,299	531,450,685	1.11	1,347,339,617	1,492,971,860	1.11
Windsor	2,312,254	2,000,382	0.87	5,905,650	5,662,596	0.96
<b>Total - 20 centres</b>	<b>520,138,008</b>	<b>565,652,694</b>	<b>1.09</b>	<b>1,456,148,690</b>	<b>1,591,974,920</b>	<b>1.09</b>
Manitoba:						
Brandon	287,380	252,617	0.88	833,321	795,955	0.96
Winnipeg	25,390,165	19,563,942	0.77	75,191,599	60,135,845	0.80
<b>Total - 2 centres</b>	<b>25,677,545</b>	<b>19,816,559</b>	<b>0.77</b>	<b>76,024,920</b>	<b>60,931,800</b>	<b>0.80</b>
Saskatchewan:						
Moose Jaw	191,872	196,146	1.02	575,243	586,046	1.02
Prince Albert	198,212	195,208	0.98	610,238	641,973	1.05
Regina	3,158,899	2,389,476	0.76	8,843,828	7,261,269	0.82
Saskatoon	1,726,567	2,014,652	1.17	4,816,675	6,471,674	1.34
<b>Total - 4 centres</b>	<b>5,275,550</b>	<b>4,795,482</b>	<b>0.91</b>	<b>14,845,984</b>	<b>14,960,962</b>	<b>1.01</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLERAU 1. Chèques tirés sur les comptes individuels - fin

	March		First three months			
	Mars		Trois premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	36,948,774	27,559,663	0.75	98,547,505	80,497,650	0.82
Edmonton	26,089,605	25,853,714	0.99	67,183,069	67,379,001	1.00
Lethbridge	536,744	593,365	1.11	1,565,138	1,681,767	1.07
Medicine Hat	412,986	272,895	0.66	1,082,201	814,139	0.75
<b>Total - 4 centres</b>	<b>63,988,109</b>	<b>54,279,637</b>	<b>0.85</b>	<b>168,377,913</b>	<b>150,372,557</b>	<b>0.89</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,269,353	32,007,773	1.09	82,192,878	89,117,388	1.08
Victoria	14,611,565	26,046,898	1.78	40,166,745	70,376,296	1.75
<b>Total - 2 centres</b>	<b>43,880,918</b>	<b>58,054,671</b>	<b>1.32</b>	<b>122,359,623</b>	<b>159,493,684</b>	<b>1.30</b>
<b>TOTAL - 50 CENTRES</b>	<b>753,831,875</b>	<b>793,645,052</b>	<b>1.05</b>	<b>2,112,457,072</b>	<b>2,239,322,191</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLERAU 2. Chèques tirés sur le Receveur général du Canada

	March		First three months			
	Mars		Trois premier mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	561,920	586,298	1.04	1,605,942	1,698,159	1.06
Calgary	456,957	453,483	0.99	1,188,863	1,256,378	1.06
Regina	144,502	157,306	1.09	394,035	437,230	1.11
Winnipeg	280,881	306,888	1.09	830,747	865,352	1.04
Toronto	1,436,376	1,561,320	1.09	3,924,742	4,160,655	1.06
Ottawa	8,562,379	6,613,561	0.77	21,906,536	15,087,476	0.69
Montréal	1,228,586	1,347,273	1.10	3,530,743	3,993,725	1.13
Saint John	78,028	18,039	0.23	219,057	102,391	0.47
Halifax	474,305	592,752	1.25	1,376,157	1,660,238	1.21
<b>CANADA</b>	<b>13,223,934</b>	<b>11,636,920</b>	<b>0.88</b>	<b>34,976,822</b>	<b>29,261,604</b>	<b>0.84</b>

TABLE 3. Cheques Cashed by Type of Account

TABLERAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,267,735	1,476,391	140,958	87,533	62,035	61,796
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	384,228	303,161	21,372	27,096	18,473	19,421
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,469	11,837	4,535	5,461	3,296	3,419
Halifax	4,984,479	5,708,912	155,763	146,018	131,833	136,491
Sydney	529,714	421,729	21,354	17,296	17,932	15,262
Total - 3 centres	5,525,662	6,142,478	181,652	168,775	153,061	155,172
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,162,631	1,736,065	56,423	37,607	33,105	33,148
Moncton	455,224	577,196	45,078	39,322	36,403	37,598
Saint John	1,309,901	1,478,262	55,925	41,954	39,555	41,152
Total - 3 centres	2,927,756	3,791,523	157,426	118,883	109,063	111,898
Québec:						
Chicoutimi	317,336	168,021	30,417	24,594	10,633	11,324
Drummondville	159,850	144,959	23,741	15,457	5,418	5,158
Granby	188,128	188,839	21,658	11,822	7,405	7,300
Montréal	64,576,309	65,125,877	2,906,162	1,896,014	681,827	655,389
Québec	11,097,177	8,083,103	611,596	158,470	63,917	49,467
St-Hyacinthe	409,026	391,680	34,919	26,042	12,104	7,641
Shawinigan	593,173	540,193	13,168	8,784	6,027	5,357
Sherbrooke	483,705	451,505	76,726	32,861	20,307	17,715
Trois-Rivières	363,387	357,965	37,364	25,450	12,031	11,265
Valleyfield	132,171	141,123	19,609	12,888	7,033	5,619
Total - 10 centres	78,320,262	75,593,265	3,775,360	2,212,382	826,702	776,235
Ontario:						
Brantford	517,361	467,910	67,252	130,295	26,571	44,853
Chatham	1,150,990	907,796	38,438	43,502	23,008	21,857
Cornwall	327,819	375,112	30,332	46,524	15,200	34,113
Guelph	373,342	512,855	70,699	74,011	29,519	30,772
Hamilton	5,555,281	4,398,079	690,549	638,987	175,118	180,900
Kingston	374,398	408,102	102,779	87,068	51,348	52,934
Kitchener	1,333,727	1,130,137	177,460	194,668	79,318	63,874
London	3,306,484	2,325,890	277,230	362,764	110,739	214,427
Niagara Falls	353,579	362,105	53,147	47,823	20,726	23,165
Oshawa	1,580,300	1,785,433	139,157	300,464	42,328	43,324
Ottawa	14,729,752	11,177,763	683,615	615,679	343,038	391,491
Peterborough	320,502	355,629	74,668	90,103	42,063	31,823
St. Catharines	386,838	703,245	66,415	99,920	25,098	45,649
Sarnia	1,331,259	1,127,531	74,588	65,164	32,867	30,263
Sault Ste. Marie	444,058	291,911	49,566	62,986	24,153	28,122
Sudbury	562,395	330,275	78,912	84,934	38,381	46,790
Thunder Bay	745,117	798,251	105,861	92,043	49,771	51,395
Timmins	243,429	328,135	34,928	27,950	16,982	14,831
Toronto	474,631,386	526,451,838	3,782,648	3,213,958	1,813,265	1,784,889
Windsor	1,955,283	1,720,163	258,585	192,433	98,386	87,786
Total - 20 centres	510,223,300	555,958,160	6,856,829	6,471,276	3,057,879	3,223,258
Manitoba:						
Brandon	233,601	200,601	30,517	27,535	23,262	24,481
Winnipeg	24,348,750	18,569,279	711,262	673,895	330,153	320,768
Total - 2 centres	24,582,351	18,769,880	741,779	701,430	353,415	345,249
Saskatchewan:						
Moose Jaw	128,920	134,919	38,137	37,198	24,815	24,029
Prince Albert	152,105	148,139	24,270	26,144	21,837	20,925
Regina	2,882,666	2,136,462	157,093	146,814	119,140	106,200
Saskatoon	1,313,000	1,624,924	293,329	247,372	120,238	142,356
Total - 4 centres	4,476,691	4,044,444	512,829	457,528	286,030	293,510

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	35,340,185	26,227,049	713,644	657,413	894,945	675,201
Edmonton	24,383,363	24,183,515	1,193,738	1,159,184	512,504	511,015
Lethbridge	418,741	463,873	61,398	70,768	56,605	58,724
Medicine Hat	332,602	197,294	47,294	42,265	33,090	33,336
Total - 4 centres	60,474,891	51,071,731	2,016,074	1,929,630	1,497,144	1,278,276
British Columbia - Colombie-Britannique:						
Vancouver	26,587,840	29,548,219	1,823,375	1,453,687	858,138	1,005,867
Victoria	14,155,542	25,553,838	300,171	355,899	155,852	137,161
Total - 2 centres	40,743,382	55,102,057	2,123,546	1,809,586	1,013,990	1,143,028
TOTAL - 50 CENTRES	729,926,258	772,253,090	16,527,825	13,984,119	7,377,792	7,407,843

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189
1983	2,089,006,392	27,535,798	234,535,946	1,445,526,208	259,248,817	122,359,623
1984	2,212,993,642	26,452,633	221,752,651	1,579,029,355	226,265,319	159,493,684

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

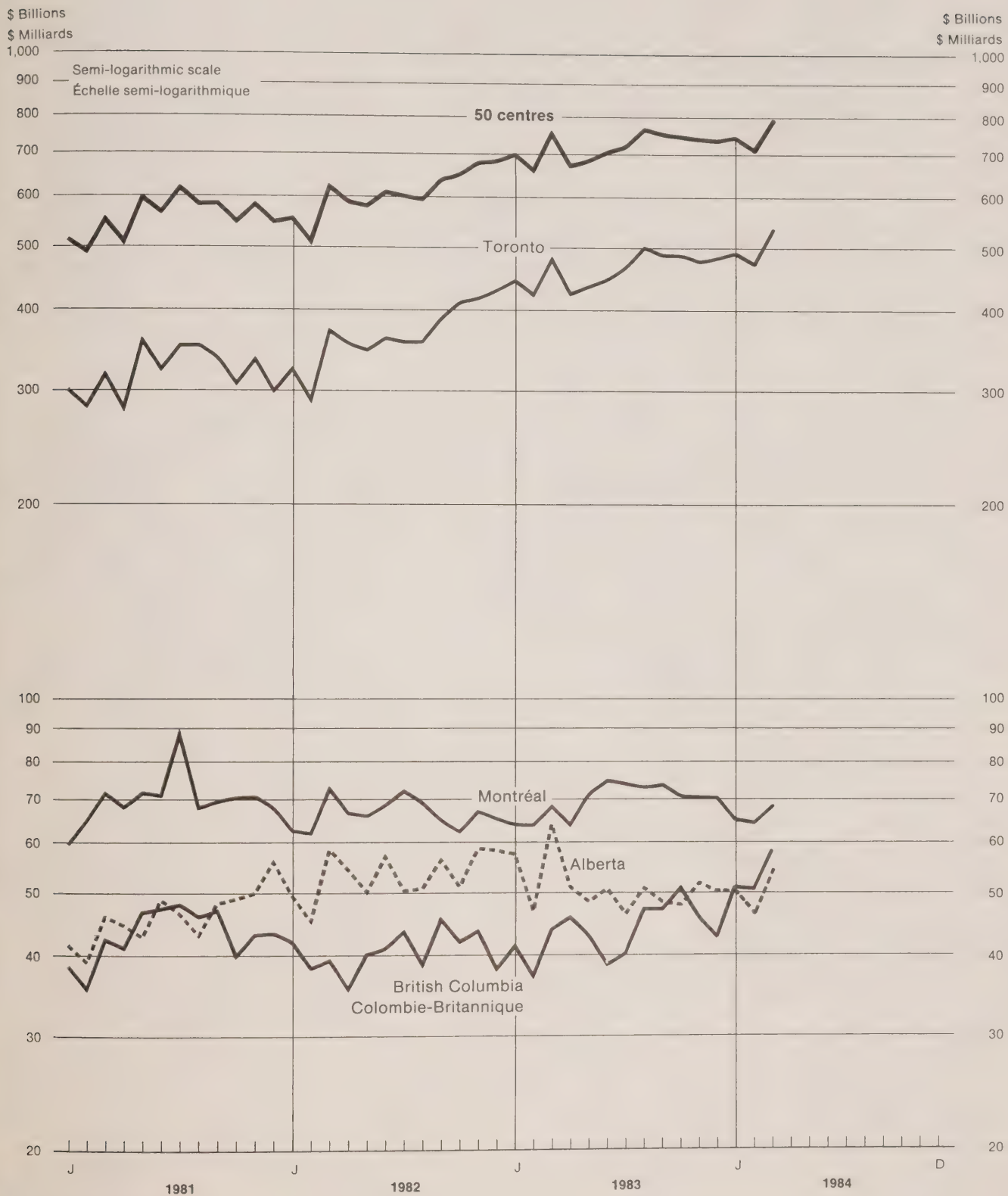
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

APRIL 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

June 1984  
5-4404-509

### CHÈQUES ENCAISSÉS

AVRIL 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juin 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLERAU 1. Chèques tirés sur les comptes individuels

	April Avril			First four months Quatre premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,613,212	3,127,611	1.20	10,141,172	7,882,158	0.78
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	377,662	397,236	1.05	1,434,027	1,551,576	1.08
Nova Scotia - Nouvelle-Écosse:						
Glance Bay	24,048	22,447	0.93	80,668	85,518	1.06
Halifax	4,325,118	5,331,374	1.23	19,198,312	21,038,135	1.10
Sydney	465,217	592,719	1.27	1,888,830	1,947,284	1.03
<b>Total - 3 centres</b>	<b>4,814,383</b>	<b>5,946,540</b>	<b>1.24</b>	<b>21,167,810</b>	<b>23,070,937</b>	<b>1.09</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,230,728	1,968,235	1.60	4,841,469	6,538,913	1.35
Moncton	511,583	575,199	1.12	1,978,977	2,538,014	1.28
Saint John	1,295,357	1,856,609	1.43	4,962,607	5,885,119	1.19
<b>Total - 3 centres</b>	<b>3,037,668</b>	<b>4,400,043</b>	<b>1.45</b>	<b>11,783,053</b>	<b>14,962,046</b>	<b>1.27</b>
Québec:						
Chicoutimi	361,184	239,913	0.66	1,391,504	878,585	0.63
Drummondville	189,501	175,700	0.93	728,036	681,138	0.94
Granby	214,053	197,960	0.92	847,023	811,803	0.96
Montréal	63,823,897	70,148,132	1.10	259,567,534	266,855,906	1.03
Québec	9,730,927	8,299,966	0.85	46,737,855	31,903,687	0.68
St-Hyacinthe	443,909	406,959	0.92	1,766,148	1,592,676	0.90
Shawinigan	534,207	547,175	1.02	2,126,575	2,179,939	1.03
Sherbrooke	526,819	576,495	1.09	2,112,200	2,017,651	0.96
Trois-Rivières	337,593	352,030	1.04	1,463,754	1,591,527	1.09
Valleyfield	156,933	146,442	0.93	595,199	570,841	0.96
<b>Total - 10 centres</b>	<b>76,319,023</b>	<b>81,090,772</b>	<b>1.06</b>	<b>317,335,828</b>	<b>309,083,753</b>	<b>0.97</b>
Ontario:						
Brantford	609,958	466,616	0.76	2,361,627	2,194,269	0.93
Chatham	777,224	896,996	1.15	4,374,389	3,348,276	0.77
Cornwall	340,299	445,709	1.31	1,486,272	1,860,783	1.25
Guelph	407,579	514,383	1.26	1,632,709	2,505,629	1.53
Hamilton	6,308,313	5,218,488	0.83	24,279,973	20,504,468	0.84
Kingston	493,159	589,227	1.19	2,045,271	2,247,771	1.10
Kitchener	1,493,932	1,471,801	0.99	5,717,575	5,678,515	0.99
London	3,591,992	2,732,133	0.76	13,962,421	12,071,705	0.86
Niagara Falls	374,786	430,057	1.15	1,570,107	1,745,141	1.11
Oshawa	1,902,961	2,385,693	1.25	6,590,277	8,509,710	1.29
Ottawa	12,034,228	10,718,288	0.89	53,319,256	43,988,075	0.82
Peterborough	398,621	455,177	1.14	1,593,731	1,866,589	1.17
St. Catherine's	767,854	910,519	1.19	2,599,507	3,451,015	1.33
Sarnia	1,210,398	1,246,479	1.03	5,401,928	5,043,179	0.93
Sault Ste. Marie	399,402	491,235	1.23	1,847,031	1,659,772	0.90
Sudbury	633,120	519,865	0.82	2,576,303	2,474,233	0.96
Thunder Bay	1,006,294	929,071	0.92	3,367,322	3,514,283	1.04
Timmins	320,640	276,203	0.86	1,248,484	1,374,991	1.10
Toronto	423,962,197	489,682,922	1.16	1,771,301,814	1,982,654,782	1.12
Windsor	2,052,441	1,952,921	0.95	7,958,091	7,615,517	0.96
<b>Total - 20 centres</b>	<b>459,085,398</b>	<b>522,333,783</b>	<b>1.14</b>	<b>1,915,234,088</b>	<b>2,114,308,703</b>	<b>1.10</b>
Manitoba:						
Brandon	252,922	251,241	0.99	1,086,243	1,047,196	0.96
Winnipeg	23,402,738	17,954,838	0.77	98,594,337	78,090,683	0.79
<b>Total - 2 centres</b>	<b>23,655,660</b>	<b>18,206,079</b>	<b>0.77</b>	<b>99,680,580</b>	<b>79,137,879</b>	<b>0.79</b>
Saskatchewan:						
Moose Jaw	203,538	195,954	0.96	778,781	782,000	1.00
Prince Albert	172,988	207,536	1.20	783,226	849,509	1.08
Regina	2,714,832	2,770,374	1.02	11,558,660	10,031,643	0.87
Saskatoon	1,818,515	2,032,425	1.12	6,635,190	8,504,099	1.28
<b>Total - 4 centres</b>	<b>4,909,873</b>	<b>5,206,289</b>	<b>1.06</b>	<b>19,755,857</b>	<b>20,167,251</b>	<b>1.02</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April		First four months			
	Avril		Quatre premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,260,399	25,250,720	0.86	127,807,904	105,748,370	0.83
Edmonton	21,033,776	20,163,578	0.96	88,216,845	87,542,579	0.99
Lethbridge	522,705	649,350	1.24	2,087,843	2,331,117	1.12
Medicine Hat	314,022	282,649	0.90	1,396,223	1,096,788	0.79
<b>Total - 4 centres</b>	<b>51,130,902</b>	<b>46,346,297</b>	<b>0.91</b>	<b>219,508,815</b>	<b>196,718,854</b>	<b>0.90</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,589,006	29,867,225	1.21	106,781,884	118,984,613	1.11
Victoria	21,129,222	31,594,393	1.50	61,295,967	101,970,689	1.66
<b>Total - 2 centres</b>	<b>45,718,228</b>	<b>61,461,618</b>	<b>1.34</b>	<b>168,077,851</b>	<b>220,955,302</b>	<b>1.31</b>
<b>TOTAL - 50 CENTRES</b>	<b>671,662,009</b>	<b>748,516,268</b>	<b>1.11</b>	<b>2,784,119,081</b>	<b>2,987,838,459</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April		First four months			
	Avril		Quatre premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	630,143	1,037,577	1.65	2,236,085	2,735,536	1.22
Calgary	488,161	879,084	1.80	1,677,024	2,135,462	1.27
Regina	175,143	251,161	1.43	569,178	688,391	1.21
Winnipeg	329,220	508,848	1.55	1,159,967	1,374,200	1.18
Toronto	1,637,535	2,324,029	1.42	5,562,277	6,484,684	1.17
Ottawa	7,371,211	5,362,931	0.73	29,277,747	20,450,407	0.70
Montréal	1,454,499	1,983,238	1.36	4,985,242	5,976,963	1.20
Saint John	98,538	15,804	0.16	317,595	118,195	0.37
Halifax	557,046	886,063	1.59	1,933,203	2,546,301	1.32
<b>CANADA</b>	<b>12,741,496</b>	<b>13,248,535</b>	<b>1.04</b>	<b>47,718,318</b>	<b>42,510,139</b>	<b>0.89</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,390,942	2,982,639	166,339	88,633	55,931	56,339
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	339,386	348,678	21,867	28,523	16,409	20,035
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,659	13,604	4,267	5,261	3,122	3,582
Halifax	4,061,037	5,046,650	145,965	152,047	118,116	132,677
Sydney	431,551	558,869	18,674	18,341	14,992	15,509
Total - 3 centres	4,509,247	5,619,123	168,906	175,649	136,230	151,768
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,151,190	1,890,186	48,788	43,667	30,750	34,382
Moncton	433,805	500,696	43,777	37,409	34,001	37,094
Saint John	1,203,948	1,740,944	54,390	75,853	37,019	39,812
Total - 3 centres	2,788,943	4,131,826	146,955	156,929	101,770	111,288
Québec:						
Chicoutimi	323,303	202,980	28,693	26,315	9,188	10,618
Drummondville	159,915	150,546	24,126	19,308	5,460	5,846
Granby	184,165	177,189	22,967	13,047	6,921	7,724
Montréal	60,447,909	67,640,188	2,774,390	1,848,073	601,598	659,871
Québec	9,081,294	8,079,440	592,392	170,288	57,241	50,238
St-Hyacinthe	395,847	373,170	35,894	26,682	12,168	7,107
Shawinigan	513,027	529,579	14,625	12,450	6,555	5,146
Sherbrooke	455,256	522,022	51,915	36,669	19,648	17,804
Trois-Rivières	284,578	319,648	41,009	23,188	12,006	9,194
Valleyfield	129,585	127,825	20,439	12,332	6,909	6,285
Total - 10 centres	71,974,879	78,122,587	3,606,450	2,188,352	737,694	779,833
Ontario:						
Brantford	524,546	369,954	61,855	63,760	23,557	32,902
Chatham	720,299	830,092	35,086	43,241	21,839	23,663
Cornwall	301,795	394,176	25,132	36,874	13,372	14,659
Guelph	324,273	410,502	57,114	72,163	26,192	31,718
Hamilton	5,530,961	4,337,282	603,680	675,030	173,672	206,176
Kingston	353,877	441,512	93,349	97,330	45,933	50,385
Kitchener	1,276,493	1,183,329	162,394	225,861	55,045	62,611
London	3,253,006	2,243,782	238,651	309,631	100,335	178,720
Niagara Falls	308,691	357,826	46,327	49,152	19,768	23,079
Oshawa	1,732,402	1,698,463	130,382	636,456	40,177	50,774
Ottawa	11,082,641	9,750,306	648,053	630,296	303,534	337,686
Peterborough	297,818	337,953	73,531	83,441	27,272	33,783
St. Catharines	632,472	760,844	97,513	104,531	37,869	45,144
Sarnia	1,113,960	1,146,374	61,547	70,233	34,891	29,872
Sault Ste. Marie	333,523	409,802	43,027	53,723	22,852	27,710
Sudbury	521,120	395,890	74,235	82,339	37,765	41,636
Thunder Bay	863,299	780,060	97,154	97,883	45,841	51,128
Timmins	269,234	224,485	35,306	27,935	16,100	23,783
Toronto	418,806,956	484,480,669	3,511,965	3,410,959	1,643,276	1,791,294
Windsor	1,666,096	1,678,312	293,241	186,588	93,104	88,021
Total - 20 centres	449,913,462	512,231,613	6,389,542	6,957,426	2,782,394	3,144,744
Manitoba:						
Brandon	199,591	200,228	29,336	27,815	23,995	23,198
Winnipeg	22,502,400	17,035,185	604,558	595,055	295,780	324,598
Total - 2 centres	22,701,991	17,235,413	633,894	622,870	319,775	347,796
Saskatchewan:						
Moose Jaw	144,515	131,258	35,484	37,662	23,539	27,034
Prince Albert	129,721	159,280	23,811	25,707	19,456	22,549
Regina	2,468,403	2,511,740	138,697	144,813	107,732	113,821
Saskatoon	1,397,592	1,546,128	303,313	356,779	117,610	129,518
Total - 4 centres	4,140,231	4,348,406	501,305	564,961	268,337	292,922

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	27,695,371	23,899,341	898,017	653,776	667,011	697,603
Edmonton	19,503,242	18,702,602	1,057,602	1,002,861	472,932	458,115
Lethbridge	403,527	515,506	61,381	73,797	57,797	60,047
Medicine Hat	232,104	191,977	46,414	55,249	35,504	35,423
<b>Total - 4 centres</b>	<b>47,834,244</b>	<b>43,309,426</b>	<b>2,063,414</b>	<b>1,785,683</b>	<b>1,233,244</b>	<b>1,251,188</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,852,973	27,607,371	1,650,969	1,510,650	1,085,064	749,204
Victoria	20,757,187	31,073,295	254,984	380,716	117,051	140,382
<b>Total - 2 centres</b>	<b>42,610,160</b>	<b>58,680,666</b>	<b>1,905,953</b>	<b>1,891,366</b>	<b>1,202,115</b>	<b>889,586</b>
<b>TOTAL - 50 CENTRES</b>	<b>649,203,485</b>	<b>727,010,377</b>	<b>15,604,625</b>	<b>14,460,392</b>	<b>6,853,899</b>	<b>7,045,499</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,159,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	489,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114
1983	2,752,464,239	36,281,068	308,417,589	1,900,742,479	338,945,252	168,077,851
1984	2,951,935,988	37,343,426	300,777,244	2,096,836,032	296,023,984	220,955,302

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

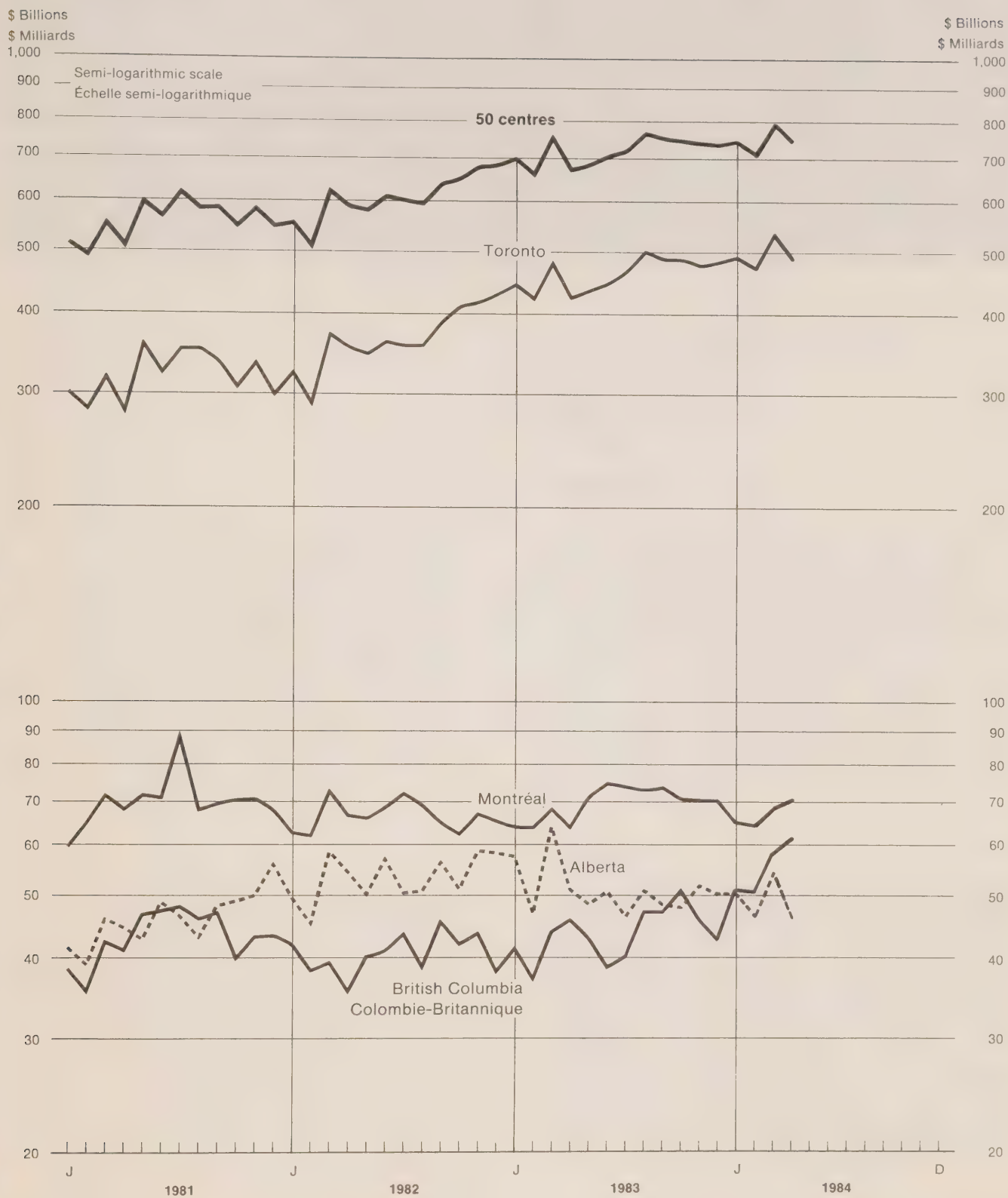
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

MAY 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1984  
5-4404-509

### CHÈQUES ENCAISSÉS

MAI 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai			First five months Cinq premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,438,133	1,546,424	1.08	11,579,305	9,428,582	0.81
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	397,030	410,514	1.03	1,831,057	1,962,090	1.07
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,623	27,224	0.99	108,291	112,742	1.04
Halifax	5,997,934	5,629,794	0.94	25,196,246	26,667,929	1.06
Sydney	414,161	621,994	1.50	2,302,991	2,569,278	1.12
<b>Total - 3 centres</b>	<b>6,439,718</b>	<b>6,279,012</b>	<b>0.98</b>	<b>27,607,528</b>	<b>29,349,949</b>	<b>1.06</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,433,134	2,229,881	1.56	6,274,603	8,768,794	1.40
Moncton	584,374	676,009	1.16	2,563,351	3,214,023	1.25
Saint John	1,328,710	1,676,629	1.26	6,291,317	7,561,748	1.20
<b>Total - 3 centres</b>	<b>3,346,218</b>	<b>4,582,519</b>	<b>1.37</b>	<b>15,129,271</b>	<b>19,544,565</b>	<b>1.29</b>
Québec:						
Chicoutimi	382,401	258,811	0.68	1,773,905	1,137,396	0.64
Drummondville	199,158	189,619	0.95	927,194	870,757	0.94
Granby	247,676	217,195	0.88	1,094,699	1,028,998	0.94
Montréal	71,279,706	68,392,194	0.96	330,847,240	335,248,100	1.01
Québec	10,546,981	7,860,477	0.75	57,284,836	39,764,164	0.69
St-Hyacinthe	474,223	442,088	0.93	2,240,371	2,034,764	0.91
Shawinigan	541,247	542,459	1.00	2,667,822	2,722,398	1.02
Sherbrooke	564,256	601,435	1.07	2,676,456	2,619,086	0.98
Trois-Rivières	441,843	429,963	0.97	1,905,597	2,021,490	1.06
Valleyfield	191,434	154,019	0.80	786,633	724,860	0.92
<b>Total - 10 centres</b>	<b>84,868,925</b>	<b>79,088,260</b>	<b>0.93</b>	<b>402,204,753</b>	<b>388,172,013</b>	<b>0.97</b>
Ontario:						
Brantford	581,880	573,449	0.99	2,943,507	2,767,718	0.94
Chatham	895,414	894,144	1.00	5,269,803	4,242,420	0.81
Cornwall	390,160	466,377	1.20	1,876,432	2,327,160	1.24
Guelph	465,167	703,205	1.51	2,097,876	3,208,834	1.53
Hamilton	5,470,219	5,427,673	0.99	29,750,192	25,932,141	0.87
Kingston	595,365	613,564	1.03	2,640,636	2,861,335	1.08
Kitchener	1,462,821	1,513,593	1.03	7,180,396	7,192,108	1.00
London	4,549,619	3,604,026	0.79	18,512,040	15,675,731	0.85
Niagara Falls	440,855	477,084	1.08	2,010,962	2,222,225	1.11
Oshawa	1,920,353	2,123,977	1.11	8,510,630	10,633,687	1.25
Ottawa	9,171,651	9,435,379	1.03	62,490,907	53,423,454	0.85
Peterborough	475,164	568,512	1.20	2,068,895	2,435,101	1.18
St. Catharines	913,093	1,007,529	1.10	3,512,600	4,458,544	1.27
Sarnia	1,297,756	1,465,813	1.13	6,699,684	6,508,992	0.97
Sault Ste. Marie	514,107	588,716	1.15	2,361,138	2,248,488	0.95
Sudbury	680,004	590,141	0.87	3,256,307	3,064,374	0.94
Thunder Bay	954,006	1,118,218	1.17	4,321,328	4,632,501	1.07
Timmins	372,842	272,242	0.73	1,621,326	1,647,233	1.02
Toronto	435,933,785	537,391,632	1.23	2,207,235,599	2,520,046,414	1.14
Windsor	2,307,689	2,039,376	0.88	10,265,780	9,654,893	0.94
<b>Total - 20 centres</b>	<b>469,391,950</b>	<b>570,874,650</b>	<b>1.22</b>	<b>2,384,626,038</b>	<b>2,685,183,353</b>	<b>1.13</b>
Manitoba:						
Brandon	290,538	319,833	1.10	1,376,781	1,567,029	1.13
Winnipeg	20,871,643	19,158,804	0.92	119,465,980	97,249,487	0.81
<b>Total - 2 centres</b>	<b>21,162,181</b>	<b>19,478,637</b>	<b>0.92</b>	<b>120,842,761</b>	<b>98,816,516</b>	<b>0.82</b>
Saskatchewan:						
Moose Jaw	240,536	195,387	0.81	1,019,317	977,387	0.96
Prince Albert	206,928	227,859	1.10	990,154	1,077,368	1.08
Regina	3,079,383	2,534,962	0.82	14,638,043	12,566,605	0.86
Saskatoon	1,868,152	1,750,353	0.94	8,503,342	10,254,452	1.21
<b>Total - 4 centres</b>	<b>5,394,999</b>	<b>4,708,561</b>	<b>0.87</b>	<b>25,150,856</b>	<b>24,875,812</b>	<b>0.99</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May			First five months		
	Mai			Cinq premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,207,740	25,725,553	0.95	155,015,644	131,473,923	0.85
Edmonton	20,418,786	21,200,524	1.04	108,635,631	108,743,103	1.00
Lethbridge	599,504	705,846	1.18	2,687,347	3,036,963	1.13
Medicine Hat	251,736	293,175	1.16	1,647,959	1,389,963	0.84
<b>Total - 4 centres</b>	<b>48,477,766</b>	<b>47,925,098</b>	<b>0.99</b>	<b>267,986,581</b>	<b>244,643,952</b>	<b>0.91</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,532,217	31,860,022	1.12	135,314,101	150,844,635	1.11
Victoria	14,407,244	40,092,959	2.78	75,703,211	142,063,648	1.88
<b>Total - 2 centres</b>	<b>42,939,461</b>	<b>71,952,981</b>	<b>1.68</b>	<b>211,017,312</b>	<b>292,908,283</b>	<b>1.39</b>
<b>TOTAL - 50 CENTRES</b>	<b>683,856,381</b>	<b>806,846,656</b>	<b>1.18</b>	<b>3,467,975,462</b>	<b>3,794,685,115</b>	<b>1.09</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May			First five months		
	Mai			Cinq premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	754,391	1,004,160	1.33	2,990,476	3,739,696	1.25
Calgary	588,483	813,414	1.38	2,265,507	2,948,876	1.30
Regina	191,958	236,685	1.23	761,136	925,076	1.22
Winnipeg	457,533	486,079	1.06	1,617,500	1,860,279	1.15
Toronto	2,000,262	2,522,219	1.26	7,562,539	9,006,903	1.19
Ottawa	5,415,579	4,650,588	0.86	34,693,326	25,100,995	0.72
Montréal	1,522,900	1,773,617	1.16	6,508,142	7,750,580	1.19
Saint John	110,872	14,423	0.13	428,467	132,618	0.31
Halifax	605,528	836,743	1.38	2,538,731	3,383,044	1.33
<b>CANADA</b>	<b>11,647,506</b>	<b>12,337,928</b>	<b>1.06</b>	<b>59,365,824</b>	<b>54,848,067</b>	<b>0.92</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,252,602	1,381,721	118,635	94,416	66,896	70,287
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	347,576	349,688	27,253	36,583	22,201	24,243
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,069	17,040	5,739	6,338	3,815	3,846
Halifax	5,682,617	5,284,953	171,463	179,173	143,854	165,668
Sydney	371,581	579,043	23,930	23,921	18,650	19,030
Total - 3 centres	6,072,267	5,881,036	201,132	209,432	166,319	188,544
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,337,950	2,124,255	59,424	50,374	35,760	55,252
Moncton	493,309	580,267	50,421	50,936	40,644	44,806
Saint John	1,221,500	1,557,525	65,492	73,909	41,718	45,195
Total - 3 centres	3,052,759	4,262,047	175,337	175,219	118,122	145,253
Québec:						
Chicoutimi	336,907	212,181	33,774	32,768	11,720	13,862
Drummondville	166,078	162,054	26,260	21,587	6,820	5,978
Granby	208,194	191,318	30,136	17,562	9,346	8,315
Montréal	67,357,366	65,618,219	3,175,901	2,041,092	746,439	732,883
Québec	9,827,925	7,604,097	645,898	196,820	73,158	59,560
St-Hyacinthe	419,335	402,484	40,627	31,242	14,261	8,362
Shawinigan	518,141	523,552	16,148	12,466	6,958	6,441
Sherbrooke	477,450	537,604	62,425	43,629	24,381	20,202
Trois-Rivières	384,560	376,807	42,757	41,428	14,526	11,728
Valleyfield	157,706	131,540	25,804	15,998	7,924	6,481
Total - 10 centres	79,853,662	75,759,856	4,099,730	2,454,592	915,533	873,812
Ontario:						
Brantford	474,035	466,383	77,082	72,841	30,763	34,225
Chatham	821,711	810,606	47,002	51,777	26,701	31,761
Cornwall	341,562	398,284	33,537	50,341	15,061	17,752
Guelph	357,834	579,953	73,641	85,821	33,692	37,431
Hamilton	4,572,832	4,740,063	705,066	482,394	192,321	205,216
Kingston	414,643	428,458	120,379	122,428	60,343	62,678
Kitchener	1,210,900	1,227,704	185,257	213,394	66,664	72,495
London	4,095,113	3,107,154	311,750	358,729	142,756	138,143
Niagara Falls	359,548	394,992	58,251	56,726	23,056	25,366
Oshawa	1,730,206	1,566,340	142,340	505,026	47,807	52,611
Ottawa	8,001,844	8,234,956	816,723	729,299	353,084	471,124
Peterborough	344,438	406,443	93,701	123,292	37,025	38,777
St. Catharines	749,232	825,342	117,918	128,940	45,943	53,247
Sarnia	1,172,263	1,355,182	80,468	75,502	45,025	55,129
Sault Ste. Marie	424,224	485,522	60,631	59,938	29,252	43,256
Sudbury	536,821	445,019	98,490	99,382	44,693	45,740
Thunder Bay	772,449	933,492	125,859	120,847	55,698	63,879
Timmins	311,494	215,415	42,280	36,711	19,068	20,116
Toronto	429,735,922	530,545,079	4,175,981	4,619,673	2,021,882	2,226,880
Windsor	1,794,362	1,699,635	385,260	234,890	128,067	104,851
Total - 20 centres	458,221,433	558,866,022	7,751,616	8,227,951	3,418,901	3,780,677
Manitoba:						
Brandon	223,810	253,413	36,357	37,691	30,371	28,729
Winnipeg	19,723,000	18,086,117	773,349	689,378	375,294	383,309
Total - 2 centres	19,946,810	18,339,530	809,706	727,069	405,665	412,038
Saskatchewan:						
Moose Jaw	153,049	125,240	51,218	39,017	36,269	31,130
Prince Albert	150,600	172,080	31,156	30,053	25,172	25,726
Regina	2,763,556	2,208,308	174,906	198,688	140,921	127,966
Saskatoon	1,389,901	1,304,986	329,409	293,310	148,842	152,057
Total - 4 centres	4,457,106	3,810,614	586,689	561,068	351,204	336,879

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	25,382,820	24,208,528	992,708	660,593	832,212	856,432
Edmonton	18,560,011	19,590,623	1,297,452	1,057,250	561,323	552,651
Lethbridge	453,762	563,950	76,161	74,139	69,581	67,757
Medicine Hat	174,871	187,335	42,913	63,618	33,952	42,222
<b>Total - 4 centres</b>	<b>44,571,464</b>	<b>44,550,436</b>	<b>2,409,234</b>	<b>1,855,600</b>	<b>1,497,068</b>	<b>1,519,062</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,548,127	29,463,680	1,980,427	1,579,730	1,003,663	816,612
Victoria	13,905,430	39,368,540	337,276	555,839	164,538	168,580
<b>Total - 2 centres</b>	<b>39,453,557</b>	<b>68,832,220</b>	<b>2,317,703</b>	<b>2,135,569</b>	<b>1,168,201</b>	<b>985,192</b>
<b>TOTAL - 50 CENTRES</b>	<b>657,229,236</b>	<b>782,033,170</b>	<b>18,497,035</b>	<b>16,477,499</b>	<b>8,130,110</b>	<b>8,335,987</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833 <sup>2</sup>	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367(2)	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227	19,100,745	250,373,962	481,658,092	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1983	3,427,411,045	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312
1984	3,748,571,815	46,872,282	377,631,350	2,663,023,620	368,136,280	292,908,283

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

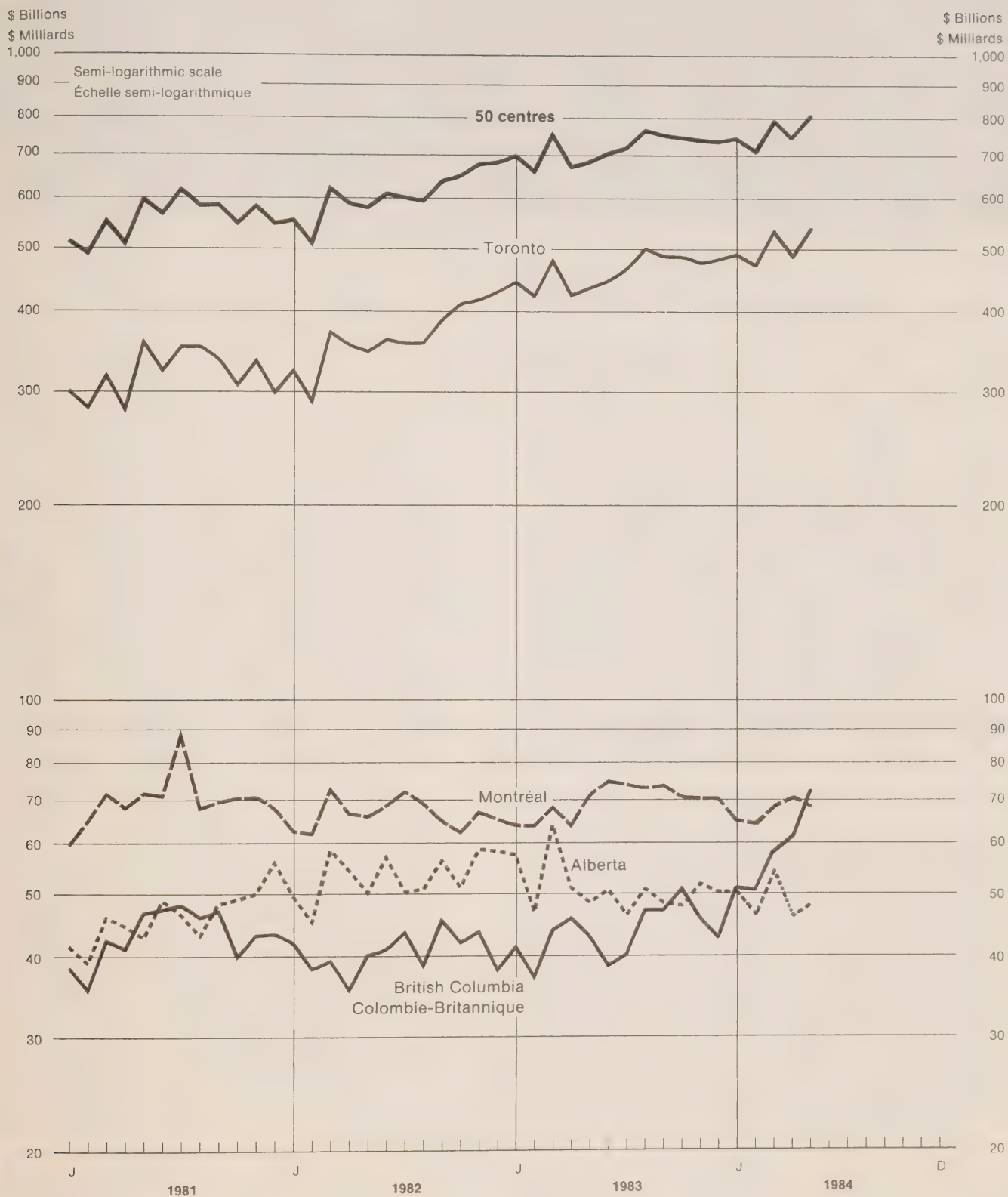
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

CHEQUES CASHED

JUNE 1984

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

August 1984  
5-4404-509

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

CHÈQUES ENCAISSÉS

JUIN 1984

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Août 1984  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June Juin			First six months Six premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,396,458	1,799,638	1.29	12,975,763	11,228,220	0.87
Prince Edward Island - Île-du-Prince-Edouard:						
Charlottetown	455,637	510,150	1.12	2,286,694	2,472,240	1.08
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	29,323	26,541	0.91	137,614	139,283	1.01
Halifax	5,682,109	5,436,109	0.96	30,878,355	32,104,038	1.04
Sydney	444,080	576,657	1.30	2,747,071	3,145,935	1.15
<b>Total - 3 centres</b>	<b>6,155,512</b>	<b>6,039,307</b>	<b>0.98</b>	<b>33,763,040</b>	<b>35,389,256</b>	<b>1.05</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,168,162	1,696,761	1.45	7,442,765	10,465,555	1.41
Moncton	615,949	719,570	1.17	3,179,300	3,933,593	1.24
Saint John	1,353,120	1,673,537	1.24	7,644,437	9,235,285	1.21
<b>Total - 3 centres</b>	<b>3,137,231</b>	<b>4,089,868</b>	<b>1.30</b>	<b>18,266,502</b>	<b>23,634,433</b>	<b>1.29</b>
Québec:						
Chicoutimi	387,817	258,300	0.67	2,161,722	1,395,696	0.65
Drummondville	207,488	189,461	0.91	1,134,682	1,060,218	0.93
Granby	231,991	198,439	0.86	1,326,690	1,227,437	0.93
Montréal	74,693,004	70,730,826	0.95	405,540,244	405,978,926	1.00
Québec	14,575,686	6,880,193	0.47	71,860,522	46,644,357	0.65
St-Hyacinthe	402,602	447,201	1.11	2,642,973	2,481,965	0.94
Shawinigan	705,287	544,548	0.77	3,373,109	3,266,946	0.97
Sherbrooke	592,096	625,353	1.06	3,268,552	3,244,439	0.99
Trois-Rivières	455,424	420,225	0.92	2,361,021	2,441,715	1.03
Valleyfield	183,265	126,676	0.69	969,898	851,536	0.88
<b>Total - 10 centres</b>	<b>92,434,660</b>	<b>80,421,222</b>	<b>0.87</b>	<b>494,639,413</b>	<b>468,593,235</b>	<b>0.95</b>
Ontario:						
Brantford	677,102	548,638	0.81	3,620,609	3,316,356	0.92
Chatham	882,380	816,961	0.93	6,152,183	5,059,381	0.82
Cornwall	402,089	458,921	1.14	2,278,521	2,786,081	1.22
Guelph	507,857	714,934	1.41	2,605,733	3,923,768	1.51
Hamilton	6,101,321	5,110,944	0.84	35,851,513	31,043,085	0.87
Kingston	616,290	657,197	1.07	3,256,926	3,518,532	1.08
Kitchener	1,451,643	1,591,001	1.10	8,632,039	8,783,109	1.02
London	4,372,179	3,135,420	0.72	22,884,219	18,811,151	0.82
Niagara Falls	421,076	455,201	1.08	2,432,038	2,677,426	1.10
Oshawa	1,948,577	2,065,957	1.06	10,459,207	12,699,644	1.21
Ottawa	14,437,672	10,046,585	0.70	76,928,579	63,470,039	0.83
Peterborough	496,706	614,752	1.24	2,565,601	3,049,853	1.19
St. Catharines	866,535	1,051,039	1.21	4,379,135	5,509,583	1.26
Sarnia	1,375,119	1,599,815	1.16	8,074,803	8,108,807	1.00
Sault Ste. Marie	595,267	558,545	0.94	2,956,405	2,807,033	0.95
Sudbury	743,482	506,510	0.68	3,999,789	3,570,884	0.89
Thunder Bay	981,799	937,438	0.95	5,303,127	5,569,939	1.05
Timmins	364,495	267,454	0.73	1,985,821	1,914,687	0.96
Toronto	446,394,604	553,633,940	1.24	2,653,630,203	3,073,680,354	1.16
Windsor	1,991,943	2,023,906	1.02	12,257,723	11,678,799	0.95
<b>Total - 20 centres</b>	<b>485,628,136</b>	<b>586,795,158</b>	<b>1.21</b>	<b>2,870,254,174</b>	<b>3,271,978,511</b>	<b>1.14</b>
Manitoba:						
Brandon	332,435	293,856	0.88	1,709,216	1,660,885	0.97
Winnipeg	22,424,415	20,983,998	0.94	141,890,395	118,233,485	0.83
<b>Total - 2 centres</b>	<b>22,756,850</b>	<b>21,277,854</b>	<b>0.94</b>	<b>143,599,611</b>	<b>119,894,370</b>	<b>0.83</b>
Saskatchewan:						
Moose Jaw	216,877	212,572	0.98	1,236,194	1,189,959	0.96
Prince Albert	242,664	246,249	1.01	1,232,818	1,323,617	1.07
Regina	3,336,240	2,853,158	0.86	17,974,283	15,419,763	0.86
Saskatoon	1,876,332	2,000,764	1.07	10,379,674	12,255,216	1.18
<b>Total - 4 centres</b>	<b>5,672,113</b>	<b>5,312,743</b>	<b>0.94</b>	<b>30,822,969</b>	<b>30,188,555</b>	<b>0.98</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June Juin			First six months Six premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,123,283	24,471,393	0.90	182,138,927	155,945,316	0.86
Edmonton	22,675,838	20,039,197	0.88	131,311,469	128,782,300	0.98
Lethbridge	630,437	706,523	1.12	3,317,784	3,743,486	1.13
Medicine Hat	319,820	322,135	1.01	1,967,779	1,712,098	0.87
<b>Total - 4 centres</b>	<b>50,749,378</b>	<b>45,539,248</b>	<b>0.90</b>	<b>318,735,959</b>	<b>290,183,200</b>	<b>0.91</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,139,880	40,716,860	1.45	163,453,981	191,561,495	1.17
Victoria	10,584,663	33,583,149	3.17	86,287,874	175,646,797	2.04
<b>Total - 2 centres</b>	<b>38,724,543</b>	<b>74,300,009</b>	<b>1.92</b>	<b>249,741,855</b>	<b>367,208,292</b>	<b>1.47</b>
<b>TOTAL - 50 CENTRES</b>	<b>707,110,518</b>	<b>826,085,197</b>	<b>1.17</b>	<b>4,175,085,980</b>	<b>4,620,770,312</b>	<b>1.11</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June Juin			First six months Six premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	886,821	837,460	0.94	3,877,297	4,577,156	1.18
Calgary	695,787	675,239	0.97	2,961,294	3,624,115	1.22
Regina	213,025	229,669	1.08	974,161	1,154,745	1.19
Winnipeg	440,553	451,893	1.03	2,058,053	2,312,172	1.12
Toronto	2,071,071	2,254,967	1.09	9,633,610	11,261,870	1.17
Ottawa	7,275,262	4,410,153	0.61	41,968,588	29,511,148	0.70
Montréal	1,416,760	1,612,870	1.14	7,924,902	9,363,450	1.18
Saint John	120,582	16,486	0.14	549,049	149,104	0.27
Halifax	634,786	693,761	1.09	3,173,517	4,076,805	1.28
<b>CANADA</b>	<b>13,754,647</b>	<b>11,182,498</b>	<b>0.81</b>	<b>73,120,471</b>	<b>66,030,565</b>	<b>0.90</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,186,581	1,609,483	146,461	129,879	63,416	60,276
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	406,270	456,785	28,754	31,065	20,613	22,300
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,316	16,368	6,372	6,531	3,635	3,642
Halifax	5,380,647	5,102,018	159,383	177,836	142,079	156,255
Sydney	404,642	536,048	22,169	22,361	17,269	18,248
<b>Total - 3 centres</b>	<b>5,804,605</b>	<b>5,654,434</b>	<b>187,924</b>	<b>206,728</b>	<b>162,983</b>	<b>178,145</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,073,798	1,592,028	58,882	49,877	35,482	54,856
Moncton	527,178	619,266	47,181	56,268	41,590	44,036
Saint John	1,255,004	1,554,846	56,141	74,084	41,975	44,607
<b>Total - 3 centres</b>	<b>2,855,980</b>	<b>3,766,140</b>	<b>162,204</b>	<b>180,229</b>	<b>119,047</b>	<b>143,499</b>
Québec:						
Chicoutimi	339,561	211,649	35,253	33,955	13,003	12,696
Drummondville	175,596	161,269	25,921	20,857	5,971	7,335
Granby	197,301	170,793	26,753	19,657	7,937	7,989
Montréal	70,821,256	67,619,436	3,083,914	2,393,470	787,834	717,920
Québec	13,767,524	6,605,271	726,443	214,232	81,719	60,690
St-Hyacinthe	355,558	405,108	34,960	34,595	12,084	7,498
Shawinigan	680,468	527,476	17,832	11,302	6,987	5,770
Sherbrooke	506,931	548,725	62,494	56,182	22,671	20,446
Trois-Rivières	400,007	373,745	41,686	34,541	13,731	11,939
Valleyfield	155,336	101,732	20,752	17,339	7,177	7,605
<b>Total - 10 centres</b>	<b>87,399,538</b>	<b>76,725,204</b>	<b>4,076,008</b>	<b>2,836,130</b>	<b>959,114</b>	<b>859,888</b>
Ontario:						
Brantford	563,408	440,547	86,595	78,342	27,099	29,749
Chatham	809,821	631,886	45,949	111,154	26,610	73,921
Cornwall	350,701	391,444	36,406	51,542	14,982	15,935
Guelph	409,794	596,496	65,833	79,906	32,230	38,532
Hamilton	5,206,926	4,450,268	704,774	465,120	189,621	195,556
Kingston	446,542	489,803	112,978	108,169	56,770	59,225
Kitchener	1,200,418	1,285,183	185,907	235,234	65,318	70,584
London	3,936,150	2,728,217	284,387	282,383	151,642	124,820
Niagara Falls	344,410	380,026	54,452	52,372	22,214	22,803
Oshawa	1,756,012	1,788,385	142,725	227,714	49,840	49,858
Ottawa	13,332,815	8,905,497	725,798	747,941	379,059	393,147
Peterborough	365,642	388,187	94,624	188,053	36,440	38,512
St. Catharines	705,002	885,352	116,151	112,301	45,382	53,386
Sarnia	1,254,290	1,479,038	85,902	84,456	34,927	36,321
Sault Ste. Marie	508,778	460,637	54,295	54,807	32,194	43,101
Sudbury	589,981	340,084	108,987	121,167	44,514	45,259
Thunder Bay	818,339	756,194	106,541	119,156	56,919	62,088
Timmins	300,937	214,933	44,396	35,542	19,162	16,979
Toronto	440,506,837	547,781,240	3,968,709	3,868,761	1,919,058	1,983,939
Windsor	1,625,205	1,682,469	279,704	243,037	87,034	98,400
<b>Total - 20 centres</b>	<b>475,032,008</b>	<b>576,075,886</b>	<b>7,305,113</b>	<b>7,267,157</b>	<b>3,291,015</b>	<b>3,452,115</b>
Manitoba:						
Brandon	271,997	232,393	31,848	34,381	28,590	27,082
Winnipeg	21,233,922	19,891,303	788,975	685,779	401,518	406,916
<b>Total - 2 centres</b>	<b>21,505,919</b>	<b>20,123,696</b>	<b>820,823</b>	<b>720,160</b>	<b>430,108</b>	<b>433,998</b>
Saskatchewan:						
Moose Jaw	148,442	143,811	41,152	42,095	27,283	26,666
Prince Albert	189,663	184,370	29,771	38,104	23,230	23,775
Regina	3,047,018	2,576,175	157,165	154,900	132,057	122,083
Saskatoon	1,452,096	1,549,202	302,980	326,855	121,256	124,707
<b>Total - 4 centres</b>	<b>4,837,219</b>	<b>4,453,558</b>	<b>531,068</b>	<b>561,954</b>	<b>303,826</b>	<b>297,231</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	25,504,471	23,175,754	836,396	638,972	782,416	656,667
Edmonton	20,658,027	18,305,865	1,491,633	1,255,544	526,178	477,788
Lethbridge	492,749	575,838	73,102	68,455	64,586	62,230
Medicine Hat	230,884	238,401	50,995	50,105	37,941	33,629
Total - 4 centres	46,886,131	42,295,858	2,452,126	2,013,076	1,411,121	1,230,314
British Columbia - Colombie-Britannique:						
Vancouver	25,371,287	38,342,801	1,890,070	1,498,098	878,523	875,961
Victoria	10,122,296	32,964,477	310,492	453,069	151,875	165,603
Total - 2 centres	35,493,583	71,307,278	2,200,562	1,951,167	1,030,398	1,041,564
TOTAL - 50 CENTRES	681,407,834	802,468,322	17,911,043	15,897,545	7,791,641	7,719,330

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820
1983	4,125,504,033	54,677,855	480,669,318	2,847,256,466	493,158,539	249,741,855
1984	4,565,113,635	56,501,136	455,867,722	3,245,270,360	440,266,125	367,208,292

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

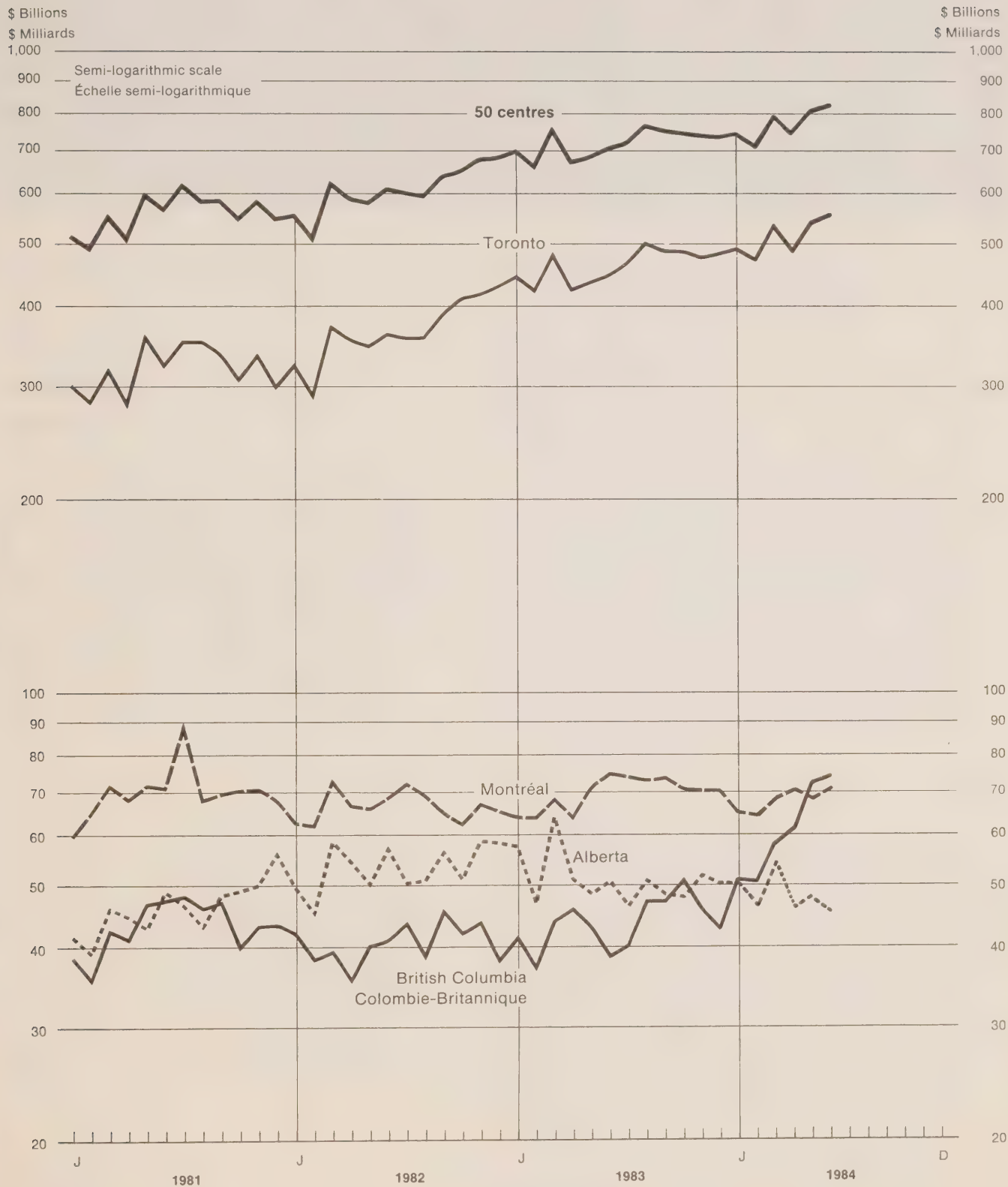
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

### CHEQUES CASHED

JULY 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

September 1984  
5-4404-509

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHÈQUES ENCAISSÉS

JUILLET 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Septembre 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	July Juillet			First seven months Sept premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,380,900	1,877,107	1.36	14,356,663	13,105,327	0.91
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	459,937	543,149	1.18	2,746,631	3,015,389	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,248	29,279	1.07	164,862	168,562	1.02
Halifax	5,205,555	5,349,021	1.03	36,083,910	37,453,059	1.04
Sydney	505,620	683,786	1.35	3,252,691	3,829,721	1.18
<b>Total - 3 centres</b>	<b>5,738,423</b>	<b>6,062,086</b>	<b>1.06</b>	<b>39,501,463</b>	<b>41,451,342</b>	<b>1.05</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,284,702	2,068,158	1.61	8,727,467	12,533,713	1.44
Moncton	619,713	650,326	1.05	3,799,013	4,583,919	1.21
Saint John	1,233,103	1,632,793	1.32	8,877,540	10,868,078	1.22
<b>Total - 3 centres</b>	<b>3,137,518</b>	<b>4,351,277</b>	<b>1.39</b>	<b>21,404,020</b>	<b>27,985,710</b>	<b>1.31</b>
Québec:						
Chicoutimi	360,857	265,947	0.74	2,522,579	1,661,643	0.66
Drummondville	206,109	177,342	0.86	1,340,791	1,237,560	0.92
Granby	220,671	231,607	1.05	1,547,361	1,459,044	0.94
Montréal	73,834,181	73,325,921	0.99	479,374,425	479,304,847	1.00
Québec	14,017,579	5,149,008	0.37	85,878,101	51,793,365	0.60
St-Hyacinthe	446,972	448,030	1.00	3,089,945	2,929,995	0.95
Shawinigan	523,938	536,224	1.02	3,897,047	3,803,170	0.98
Sherbrooke	531,952	511,473	0.96	3,800,504	3,755,912	0.99
Trois-Rivières	456,745	387,631	0.85	2,817,766	2,829,346	1.00
Valleyfield	172,989	348,597	2.02	1,142,887	1,200,133	1.05
<b>Total - 10 centres</b>	<b>90,771,993</b>	<b>81,381,780</b>	<b>0.90</b>	<b>585,411,406</b>	<b>549,975,015</b>	<b>0.94</b>
Ontario:						
Brantford	590,870	546,197	0.92	4,211,479	3,862,553	0.92
Chatham	747,050	771,082	1.03	6,899,233	5,830,463	0.85
Cornwall	396,394	452,751	1.14	2,674,915	3,238,832	1.21
Guelph	616,923	832,977	1.35	3,222,656	4,756,745	1.48
Hamilton	6,977,573	5,234,157	0.75	42,829,086	36,277,242	0.85
Kingston	584,375	667,242	1.14	3,841,301	4,185,774	1.09
Kitchener	1,504,555	1,508,655	1.00	10,136,594	10,291,764	1.02
London	4,425,991	3,651,060	0.82	27,310,210	22,462,211	0.82
Niagara Falls	405,063	500,696	1.24	2,837,101	3,178,122	1.12
Oshawa	2,131,994	1,967,496	0.92	12,591,201	14,667,140	1.16
Ottawa	12,539,210	10,595,982	0.85	89,467,789	74,066,021	0.83
Peterborough	479,487	623,659	1.30	3,045,088	3,673,512	1.21
St. Catharines	909,921	1,026,915	1.13	5,289,056	6,536,498	1.24
Sarnia	1,229,176	1,170,555	0.95	9,303,979	9,279,362	1.00
Sault Ste. Marie	512,120	505,904	0.99	3,468,525	3,312,937	0.96
Sudbury	590,343	437,045	0.74	4,590,132	4,007,929	0.87
Thunder Bay	877,042	1,086,436	1.24	6,180,169	6,656,375	1.08
Timmins	334,417	262,301	0.78	2,320,238	2,176,988	0.94
Toronto	466,009,573	571,005,559	1.23	3,119,639,776	3,644,685,913	1.17
Windsor	1,815,280	1,818,892	1.00	14,073,003	13,497,691	0.96
<b>Total - 20 centres</b>	<b>503,677,357</b>	<b>604,665,561</b>	<b>1.20</b>	<b>3,373,931,531</b>	<b>3,876,644,072</b>	<b>1.15</b>
Manitoba:						
Brandon	274,358	289,805	1.06	1,983,574	1,950,690	0.98
Winnipeg	21,841,352	20,796,355	0.95	163,731,747	139,029,840	0.85
<b>Total - 2 centres</b>	<b>22,115,710</b>	<b>21,086,160</b>	<b>0.95</b>	<b>165,715,321</b>	<b>140,980,530</b>	<b>0.85</b>
Saskatchewan:						
Moose Jaw	213,498	206,345	0.97	1,449,692	1,396,304	0.96
Prince Albert	206,098	241,453	1.17	1,438,916	1,565,070	1.09
Regina	3,194,466	2,698,119	0.84	21,168,749	18,117,882	0.86
Saskatoon	1,946,231	2,147,544	1.10	12,325,905	14,402,760	1.17
<b>Total - 4 centres</b>	<b>5,560,293</b>	<b>5,293,461</b>	<b>0.95</b>	<b>36,383,262</b>	<b>35,482,016</b>	<b>0.98</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July Juillet			First seven months Sept premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,408,497	24,628,119	0.97	207,547,424	180,573,435	0.87
Edmonton	20,162,999	22,494,033	1.12	151,474,468	151,276,333	1.00
Lethbridge	557,164	663,686	1.19	3,874,948	4,407,172	1.14
Medicine Hat	227,015	286,106	1.26	2,194,794	1,998,204	0.91
<b>Total - 4 centres</b>	<b>46,355,675</b>	<b>48,071,944</b>	<b>1.04</b>	<b>365,091,634</b>	<b>338,255,144</b>	<b>0.93</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,944,642	31,558,238	1.09	192,398,623	223,119,733	1.16
Victoria	11,383,508	43,808,697	3.85	97,671,382	219,455,494	2.25
<b>Total - 2 centres</b>	<b>40,328,150</b>	<b>75,366,935</b>	<b>1.87</b>	<b>290,070,005</b>	<b>442,575,227</b>	<b>1.53</b>
<b>TOTAL - 50 CENTRES</b>	<b>719,525,956</b>	<b>848,699,460</b>	<b>1.18</b>	<b>4,894,611,936</b>	<b>5,469,469,772</b>	<b>1.12</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July Juillet			First seven months Sept premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	736,452	711,319	0.97	4,613,749	5,288,475	1.15
Calgary	586,283	557,856	0.95	3,547,577	4,181,971	1.18
Regina	198,153	183,947	0.93	1,172,314	1,338,692	1.14
Winnipeg	384,372	359,370	0.93	2,442,425	2,671,542	1.09
Toronto	1,840,223	1,749,285	0.95	11,473,833	13,011,155	1.13
Ottawa	6,108,590	5,377,553	0.88	48,077,178	34,888,701	0.73
Montréal	1,508,482	1,714,702	1.14	9,433,384	11,078,152	1.17
Saint John	84,187	10,581	0.13	633,236	159,685	0.25
Halifax	582,186	604,022	1.04	3,755,703	4,680,827	1.25
<b>CANADA</b>	<b>12,028,928</b>	<b>11,268,635</b>	<b>0.94</b>	<b>85,149,399</b>	<b>77,299,200</b>	<b>0.91</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,210,485	1,680,115	107,531	130,084	62,884	66,908
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	408,921	483,330	31,384	30,583	19,632	29,236
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,119	19,598	6,432	5,998	3,697	3,683
Halifax	4,926,748	4,915,926	149,473	267,771	129,334	165,324
Sydney	468,116	640,957	21,707	25,224	15,797	17,605
Total - 3 centres	5,411,983	5,576,481	177,612	298,993	148,828	186,612
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,192,646	1,962,259	58,034	51,415	34,022	54,484
Moncton	538,597	565,040	43,349	45,548	37,767	39,738
Saint John	1,145,713	1,530,937	46,831	58,662	40,559	43,194
Total - 3 centres	2,876,956	4,058,236	148,214	155,625	112,348	137,416
Québec:						
Chicoutimi	319,796	223,820	30,069	30,068	10,992	12,059
Drummondville	176,155	153,697	24,373	17,980	5,581	5,665
Granby	186,973	208,201	24,643	14,645	9,055	8,761
Montréal	70,290,169	70,700,851	2,897,345	1,905,930	646,667	719,140
Québec	13,461,780	4,880,154	503,660	202,362	52,139	66,492
St-Hyacinthe	396,531	415,096	38,313	26,032	12,128	6,902
Shawinigan	501,400	519,953	15,824	10,366	6,714	5,905
Sherbrooke	453,637	449,721	56,628	42,724	21,687	19,028
Trois-Rivières	402,821	345,737	40,659	29,696	13,265	12,198
Valleyfield	144,420	326,439	21,506	14,873	7,063	7,285
Total - 10 centres	86,333,682	78,223,669	3,653,020	2,294,676	785,291	863,435
Ontario:						
Brantford	492,788	438,024	55,740	79,417	42,342	28,756
Chatham	673,218	694,200	50,844	49,224	22,988	27,658
Cornwall	334,207	373,460	46,978	47,204	15,209	32,087
Guelph	518,675	712,131	68,024	85,311	30,224	35,535
Hamilton	5,840,653	4,544,520	871,695	490,191	265,225	199,446
Kingston	432,982	491,996	97,662	117,218	53,731	58,028
Kitchener	1,268,839	1,226,832	178,722	212,545	56,994	69,278
London	3,993,750	3,217,984	262,279	298,947	169,962	134,129
Niagara Falls	333,328	420,515	51,492	55,000	20,243	25,181
Oshawa	1,786,008	1,690,849	297,017	225,828	48,969	50,819
Ottawa	11,445,904	9,314,139	654,955	889,818	438,351	392,025
Peterborough	341,590	366,139	104,806	217,614	33,091	39,906
St. Catharines	733,919	849,238	135,185	128,469	40,817	49,208
Sarnia	1,130,295	1,054,005	67,799	83,454	31,082	33,096
Sault Ste. Marie	434,047	417,879	51,905	56,273	26,168	31,752
Sudbury	461,734	298,606	87,624	93,518	40,985	44,921
Thunder Bay	734,866	898,924	88,658	128,630	53,518	58,882
Timmins	279,990	213,188	36,303	32,644	18,124	16,469
Toronto	460,607,845	564,537,285	3,633,116	4,002,188	1,768,612	2,466,086
Windsor	1,512,812	1,528,680	221,453	204,455	81,015	85,757
Total - 20 centres	493,357,450	593,288,594	7,062,257	7,497,948	3,257,650	3,879,019
Manitoba:						
Brandon	217,479	231,842	30,326	31,804	26,553	26,159
Winnipeg	20,753,342	19,613,898	703,941	737,866	384,069	444,591
Total - 2 centres	20,970,821	19,845,740	734,267	769,670	410,622	470,750
Saskatchewan:						
Moose Jaw	150,964	132,447	36,832	46,364	25,702	27,534
Prince Albert	158,824	187,447	26,460	29,585	20,814	24,421
Regina	2,900,791	2,414,948	143,648	163,318	150,027	119,853
Saskatoon	1,522,827	1,707,334	312,896	318,202	110,508	122,008
Total - 4 centres	4,733,406	4,442,176	519,836	557,469	307,051	293,816

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
Thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,890,230	23,305,460	799,982	657,477	718,285	665,182
Edmonton	18,371,763	20,586,463	1,318,538	1,405,695	472,698	501,875
Lethbridge	431,869	533,885	67,533	68,651	57,762	61,150
Medicine Hat	168,424	197,088	33,920	51,245	24,671	37,773
<b>Total - 4 centres</b>	<b>42,862,286</b>	<b>44,622,896</b>	<b>2,219,973</b>	<b>2,183,068</b>	<b>1,273,416</b>	<b>1,265,980</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,293,029	29,207,254	1,816,967	1,561,628	834,646	789,356
Victoria	10,935,402	43,024,142	300,442	625,774	147,664	158,781
<b>Total - 2 centres</b>	<b>37,228,431</b>	<b>72,231,396</b>	<b>2,117,409</b>	<b>2,187,402</b>	<b>982,310</b>	<b>948,137</b>
<b>TOTAL - 50 CENTRES</b>	<b>695,394,421</b>	<b>824,452,633</b>	<b>16,771,503</b>	<b>16,105,518</b>	<b>7,360,032</b>	<b>8,141,309</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
Thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,261,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437
1983	4,835,950,220	63,117,126	569,053,030	3,346,519,842	567,190,217	290,070,005
1984	5,403,512,277	66,010,383	534,854,124	3,845,354,853	514,717,690	442,575,227

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

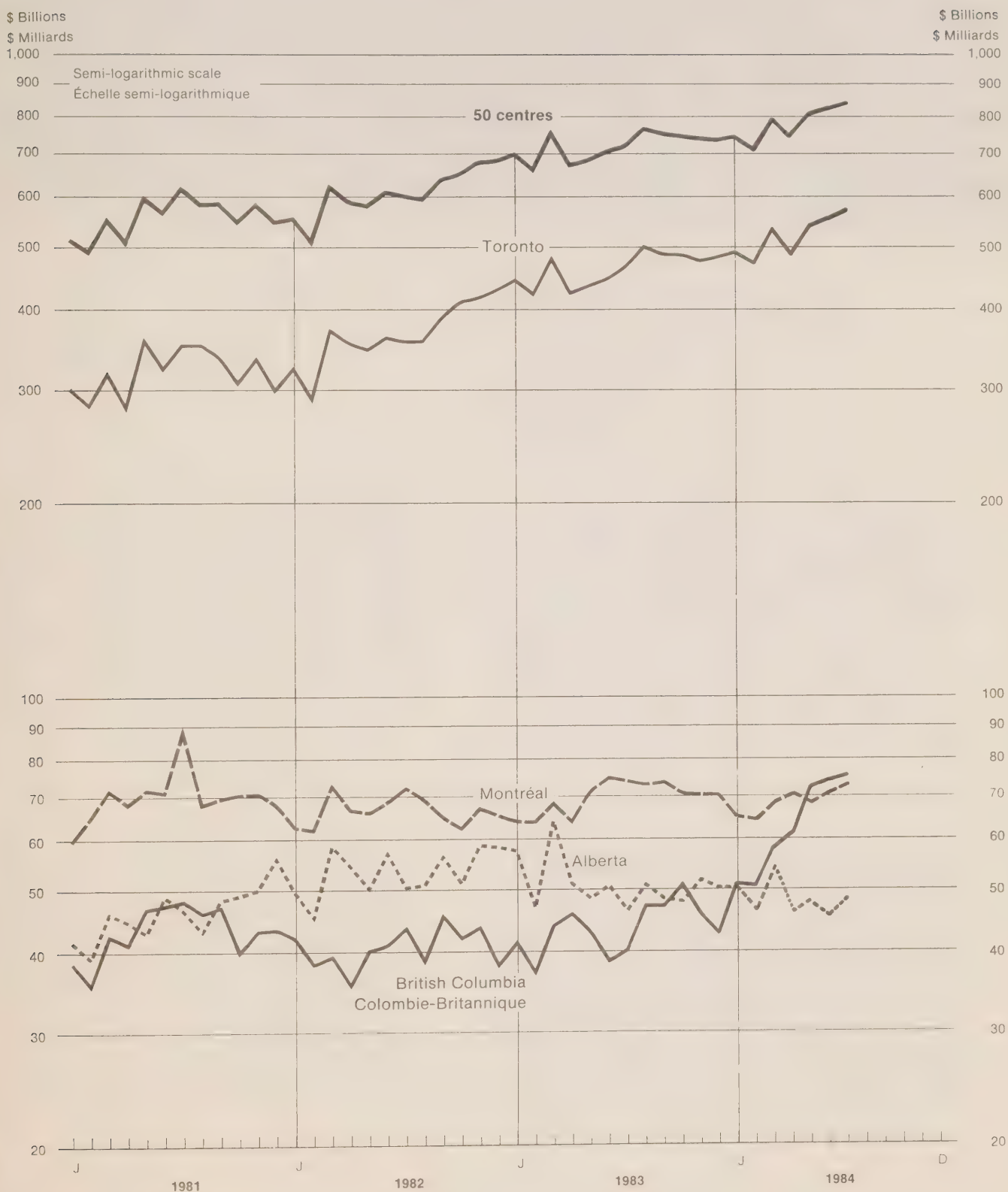
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the

relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

### Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

**CHEQUES CASHED****AUGUST 1984****Introduction**

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

October 1984  
5-4404-509

**CHEQUES ENCAISSÉS****AOÛT 1984****Introduction**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Octobre 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August			First eight months		
	Août			Huit premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,638,243	1,691,814	1.03	15,994,906	14,797,141	0.93
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	425,430	433,056	1.02	3,172,061	3,448,445	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,594	29,155	1.06	192,456	197,717	1.03
Halifax	4,766,393	5,257,187	1.10	40,850,303	42,710,246	1.05
Sydney	497,613	661,561	1.33	3,750,304	4,491,282	1.20
<b>Total - 3 centres</b>	<b>5,291,600</b>	<b>5,947,903</b>	<b>1.12</b>	<b>44,793,063</b>	<b>47,399,245</b>	<b>1.06</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,335,795	2,094,018	1.57	10,063,262	14,627,731	1.45
Moncton	608,828	631,757	1.04	4,407,841	5,215,676	1.18
Saint John	1,260,792	1,619,555	1.28	10,138,332	12,487,633	1.23
<b>Total - 3 centres</b>	<b>3,205,415</b>	<b>4,345,330</b>	<b>1.36</b>	<b>24,609,435</b>	<b>32,331,040</b>	<b>1.31</b>
Québec:						
Chicoutimi	376,130	271,173	0.72	2,898,709	1,932,816	0.67
Drummondville	210,273	175,667	0.84	1,551,064	1,413,227	0.91
Granby	220,760	242,185	1.10	1,768,121	1,701,229	0.96
Montréal	72,764,219	71,760,787	0.99	552,138,644	551,065,634	1.00
Québec	12,148,805	5,121,356	0.42	98,026,906	56,914,721	0.58
St-Hyacinthe	444,477	426,609	0.96	3,534,422	3,356,604	0.95
Shawinigan	558,847	538,177	0.96	4,455,894	4,341,347	0.97
Sherbrooke	573,880	614,246	1.07	4,374,384	4,370,158	1.00
Trois-Rivières	474,115	400,209	0.84	3,291,881	3,229,555	0.98
Valleyfield	186,596	117,971	0.63	1,329,483	1,318,104	0.99
<b>Total - 10 centres</b>	<b>87,958,102</b>	<b>79,668,380</b>	<b>0.91</b>	<b>673,369,508</b>	<b>629,643,395</b>	<b>0.94</b>
Ontario:						
Brantford	544,279	534,695	0.98	4,755,758	4,397,248	0.92
Chatham	889,139	958,370	1.08	7,788,372	6,788,833	0.87
Cornwall	389,126	409,542	1.05	3,064,041	3,648,374	1.19
Guelph	525,540	1,014,447	1.93	3,748,196	5,771,192	1.54
Hamilton	6,110,814	6,638,184	1.09	48,939,900	42,915,426	0.88
Kingston	633,066	651,491	1.03	4,474,367	4,837,265	1.08
Kitchener	1,469,596	1,540,412	1.05	11,606,190	11,832,176	1.02
London	4,167,662	3,702,262	0.89	31,477,872	26,164,473	0.83
Niagara Falls	484,290	475,296	0.98	3,321,391	3,653,418	1.10
Oshawa	1,788,375	1,972,747	1.10	14,379,576	16,639,887	1.16
Ottawa	15,443,532	10,653,237	0.69	104,911,321	84,719,258	0.81
Peterborough	539,739	611,658	1.13	3,584,827	4,285,170	1.20
St. Catharines	979,554	1,148,591	1.17	6,268,610	7,685,089	1.23
Sarnia	1,335,572	1,179,943	0.88	10,639,551	10,459,305	0.98
Sault Ste. Marie	548,553	562,665	1.03	4,017,078	3,875,602	0.96
Sudbury	620,649	701,123	1.13	5,210,781	4,709,052	0.90
Thunder Bay	877,505	1,108,050	1.26	7,057,674	7,764,425	1.10
Timmins	364,347	334,695	0.92	2,684,585	2,511,683	0.94
Toronto	500,958,646	491,161,143	0.98	3,620,598,422	4,135,847,056	1.14
Windsor	1,973,327	1,758,336	0.89	16,046,330	15,256,027	0.95
<b>Total - 20 centres</b>	<b>540,643,311</b>	<b>527,116,887</b>	<b>0.97</b>	<b>3,914,574,842</b>	<b>4,403,760,959</b>	<b>1.12</b>
Manitoba:						
Brandon	301,014	274,689	0.91	2,284,588	2,225,379	0.97
Winnipeg	22,048,350	22,240,111	1.01	185,780,097	161,269,951	0.87
<b>Total - 2 centres</b>	<b>22,349,364</b>	<b>22,514,800</b>	<b>1.01</b>	<b>188,064,685</b>	<b>163,495,330</b>	<b>0.87</b>
Saskatchewan:						
Moose Jaw	197,937	208,552	1.05	1,647,629	1,604,856	0.97
Prince Albert	221,240	293,628	1.33	1,660,156	1,858,698	1.12
Regina	3,492,473	3,329,448	0.95	24,661,222	21,447,330	0.87
Saskatoon	2,158,854	1,950,613	0.90	14,484,759	16,353,373	1.13
<b>Total - 4 centres</b>	<b>6,070,504</b>	<b>5,782,241</b>	<b>0.95</b>	<b>42,453,766</b>	<b>41,264,257</b>	<b>0.97</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August Août			First eight months Huit premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,428,364	23,727,018	0.83	235,975,788	204,300,453	0.87
Edmonton	21,733,498	22,977,235	1.06	173,207,966	174,253,568	1.01
Lethbridge	541,839	596,385	1.10	4,416,787	5,003,557	1.13
Medicine Hat	194,239	265,412	1.37	2,389,033	2,263,616	0.95
<b>Total - 4 centres</b>	<b>50,897,940</b>	<b>47,566,050</b>	<b>0.93</b>	<b>415,989,574</b>	<b>385,821,194</b>	<b>0.93</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,078,935	37,240,830	1.28	221,477,558	260,360,563	1.18
Victoria	18,165,649	36,942,907	2.03	115,837,031	256,398,401	2.21
<b>Total - 2 centres</b>	<b>47,244,584</b>	<b>74,183,737</b>	<b>1.57</b>	<b>337,314,589</b>	<b>516,758,964</b>	<b>1.53</b>
<b>TOTAL - 50 CENTRES</b>	<b>765,724,493</b>	<b>769,250,198</b>	<b>1.00</b>	<b>5,660,336,429</b>	<b>6,238,719,970</b>	<b>1.10</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August Août			First eight months Huit premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	767,969	662,178	0.86	5,381,718	5,950,653	1.11
Calgary	634,429	565,309	0.89	4,182,006	4,747,280	1.14
Regina	190,090	209,948	1.10	1,362,404	1,548,640	1.14
Winnipeg	408,429	330,536	0.81	2,850,854	3,002,078	1.05
Toronto	2,065,463	1,630,289	0.79	13,539,296	14,641,444	1.08
Ottawa	5,648,464	6,265,596	1.11	53,725,642	41,154,297	0.77
Montréal	1,477,098	1,518,724	1.03	10,910,482	12,596,876	1.15
Saint John	38,418	6,610	0.17	671,654	166,295	0.25
Halifax	604,305	582,996	0.96	4,360,008	5,263,823	1.21
<b>CANADA</b>	<b>11,834,665</b>	<b>11,772,186</b>	<b>0.99</b>	<b>96,984,064</b>	<b>89,071,386</b>	<b>0.92</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,457,129	1,519,535	116,666	107,975	64,448	64,304
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	371,772	378,757	31,886	32,526	21,772	21,773
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,203	19,948	6,629	5,635	3,762	3,572
Halifax	4,460,437	4,934,487	163,852	167,801	142,104	154,899
Sydney	459,802	617,984	21,003	26,047	16,808	17,530
Total - 3 centres	4,937,442	5,572,419	191,484	199,483	162,674	176,001
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,244,227	1,989,945	55,852	50,051	35,716	54,022
Moncton	521,152	545,716	47,222	45,746	40,454	40,295
Saint John	1,161,192	1,509,829	60,243	66,458	39,357	43,268
Total - 3 centres	2,926,571	4,045,490	163,317	162,255	115,527	137,585
Québec:						
Chicoutimi	331,382	229,674	33,193	29,665	11,555	11,834
Drummondville	179,092	153,630	25,163	17,289	6,018	4,748
Granby	189,175	216,471	23,938	17,012	7,647	8,702
Montréal	69,188,095	68,505,585	2,834,209	2,542,374	741,915	712,828
Québec	11,492,606	4,848,664	604,815	209,435	51,384	63,257
St-Hyacinthe	393,119	389,877	38,099	30,142	13,259	6,590
Shawinigan	536,229	522,952	15,840	9,535	6,778	5,690
Sherbrooke	490,372	554,603	61,914	40,501	21,594	19,142
Trois-Rivières	419,812	361,234	40,887	27,905	13,416	11,070
Valleyfield	155,686	96,705	23,623	14,260	7,287	7,006
Total - 10 centres	83,375,568	75,879,395	3,701,681	2,938,118	880,853	850,867
Ontario:						
Brantford	455,134	424,083	63,572	81,876	25,573	28,736
Chatham	820,196	883,883	46,460	48,761	22,483	25,726
Cornwall	317,972	346,519	56,109	46,515	15,045	16,508
Guelph	414,702	898,078	80,142	80,823	30,696	35,546
Hamilton	5,190,437	5,936,736	728,528	504,808	191,849	196,640
Kingston	477,711	480,402	98,662	115,718	56,693	55,371
Kitchener	1,226,791	1,246,878	182,350	226,124	60,455	67,410
London	3,804,903	3,277,181	252,517	294,529	110,242	130,552
Niagara Falls	410,328	396,512	51,326	54,669	22,636	24,115
Oshawa	1,540,508	1,433,386	201,545	434,029	46,322	105,332
Ottawa	14,360,675	9,322,082	714,506	933,512	368,351	397,643
Peterborough	367,493	368,526	139,960	206,282	32,286	36,850
St. Catharines	822,322	884,167	112,406	213,276	44,826	51,148
Sarnia	1,234,760	1,063,410	70,071	83,658	30,741	32,875
Sault Ste. Marie	463,544	473,971	56,252	56,737	28,757	31,957
Sudbury	483,553	468,580	92,475	108,224	44,621	124,319
Thunder Bay	713,836	917,274	109,476	123,570	54,193	67,206
Timmins	303,342	202,106	43,141	116,037	17,864	16,552
Toronto	495,068,886	485,313,447	4,060,671	3,775,816	1,829,089	2,071,880
Windsor	1,632,036	1,437,559	255,365	212,570	85,926	108,207
Total - 20 centres	530,109,129	515,774,780	7,415,534	7,717,534	3,118,648	3,624,573
Manitoba:						
Brandon	241,277	212,938	31,528	35,862	28,209	25,889
Winnipeg	20,848,283	20,816,771	793,099	787,583	406,968	635,757
Total - 2 centres	21,089,560	21,029,709	824,627	823,445	435,177	661,646
Saskatchewan:						
Moose Jaw	135,287	137,593	37,076	44,099	25,574	26,860
Prince Albert	169,631	237,252	28,988	32,685	22,621	23,691
Regina	3,188,922	3,059,834	176,836	154,026	126,715	115,588
Saskatoon	1,700,443	1,497,320	335,770	328,778	122,641	124,515
Total - 4 centres	5,194,283	4,931,999	578,670	559,588	297,551	290,654

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,811,400	22,371,689	851,378	664,973	765,586	690,356
Edmonton	19,491,206	21,023,676	1,685,368	1,467,642	556,924	485,917
Lethbridge	410,301	472,240	71,020	63,777	60,518	60,368
Medicine Hat	134,639	174,833	33,918	56,820	25,682	33,759
<b>Total - 4 centres</b>	<b>46,847,546</b>	<b>44,042,438</b>	<b>2,641,684</b>	<b>2,253,212</b>	<b>1,408,710</b>	<b>1,270,400</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,541,868	35,157,997	1,755,780	1,339,070	781,287	743,763
Victoria	17,509,929	36,331,905	512,371	460,786	143,349	150,216
<b>Total - 2 centres</b>	<b>44,051,797</b>	<b>71,489,902</b>	<b>2,268,151</b>	<b>1,799,856</b>	<b>924,636</b>	<b>893,979</b>
<b>TOTAL - 50 CENTRES</b>	<b>740,360,797</b>	<b>744,664,424</b>	<b>17,933,700</b>	<b>16,593,992</b>	<b>7,429,996</b>	<b>7,991,782</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540(2)	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345
1982	4,598,816,055	62,770,561	636,191,893	2,977,345,957	603,626,037	318,881,607
1983	5,592,810,088	71,391,382	654,539,934	3,883,056,158	646,508,025	337,314,589
1984	6,162,513,530	75,210,696	612,350,513	4,367,612,576	590,580,781	516,758,964

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

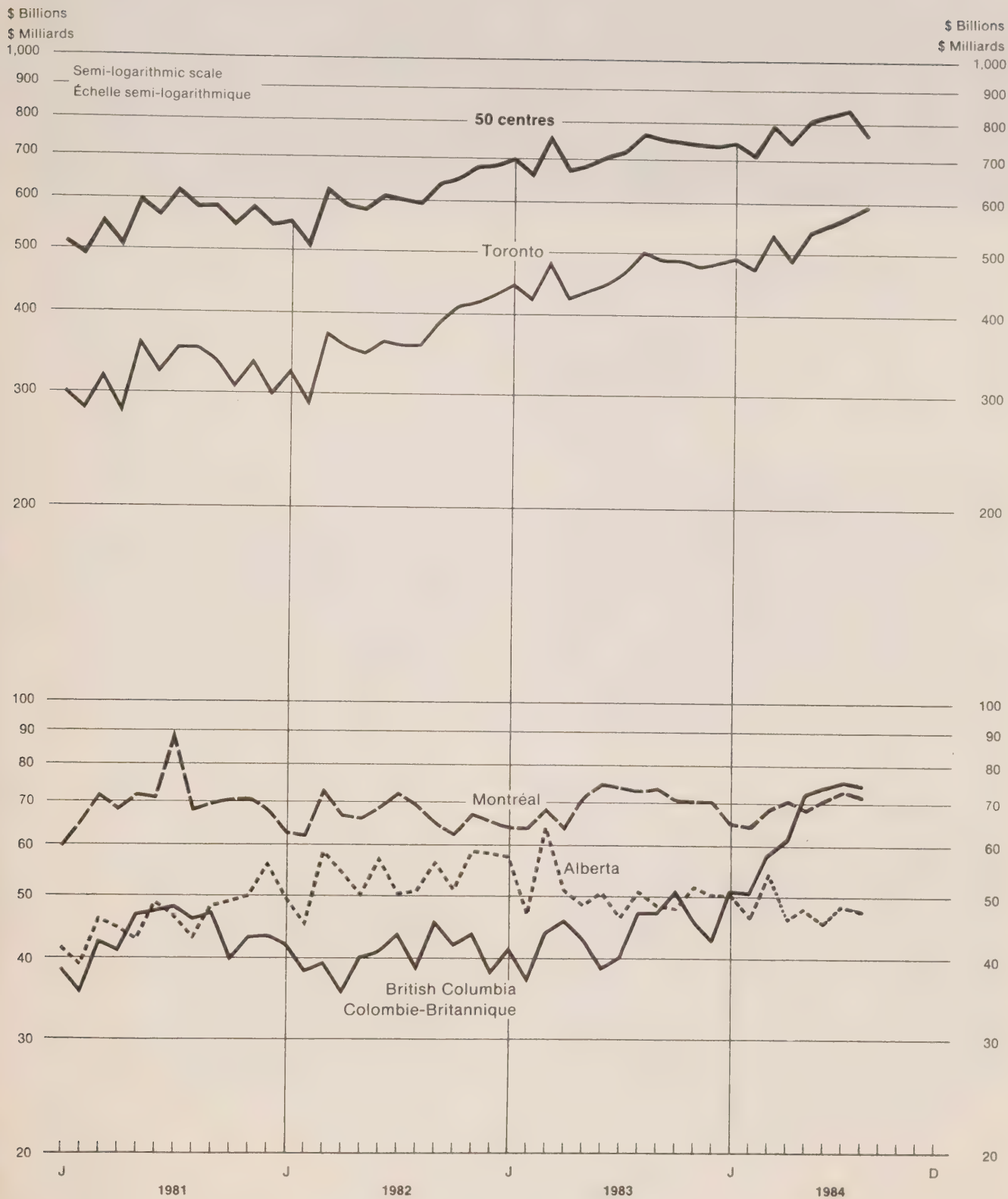
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

**CHEQUES CASHED**

SEPTEMBER 1984

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

November 1984  
5-4404-509

**CHÈQUES ENCAISSÉS**

SEPTEMBRE 1984

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

November 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September Septembre			First nine months Neuf premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,732,616	1,719,400	0.99	17,727,522	16,516,541	0.93
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	460,066	522,023	1.13	3,632,127	3,970,468	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	26,303	29,642	1.13	218,759	227,359	1.04
Halifax	4,509,688	5,161,528	1.14	45,359,991	47,871,774	1.06
Sydney	559,327	687,145	1.23	4,309,631	5,178,427	1.20
<b>Total - 3 centres</b>	<b>5,095,318</b>	<b>5,878,315</b>	<b>1.15</b>	<b>49,888,381</b>	<b>53,277,560</b>	<b>1.07</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,327,225	1,714,255	1.29	11,390,487	16,341,986	1.43
Moncton	612,675	608,681	0.99	5,020,516	5,824,357	1.16
Saint John	1,324,521	1,201,212	0.91	11,462,853	13,688,845	1.19
<b>Total - 3 centres</b>	<b>3,264,421</b>	<b>3,524,148</b>	<b>1.08</b>	<b>27,873,856</b>	<b>35,855,188</b>	<b>1.29</b>
Québec:						
Chicoutimi	377,947	219,359	0.58	3,276,656	2,152,175	0.66
Drummondville	205,451	161,955	0.79	1,756,515	1,575,182	0.90
Granby	226,390	213,567	0.94	1,994,511	1,914,796	0.96
Montréal	73,669,840	69,281,988	0.94	625,808,484	620,347,622	0.99
Québec	12,223,242	6,373,949	0.52	110,250,148	63,288,670	0.57
St-Hyacinthe	433,497	432,425	1.00	3,967,919	3,789,029	0.95
Shawinigan	509,015	512,243	1.01	4,964,909	4,853,590	0.98
Sherbrooke	595,118	459,878	0.77	4,969,502	4,830,036	0.97
Trois-Rivières	453,228	344,713	0.76	3,745,109	3,574,268	0.95
Valleyfield	169,166	108,337	0.64	1,498,649	1,426,441	0.95
<b>Total - 10 centres</b>	<b>88,862,894</b>	<b>78,108,414</b>	<b>0.88</b>	<b>762,232,402</b>	<b>707,751,809</b>	<b>0.93</b>
Ontario:						
Brantford	600,862	407,552	0.68	5,356,620	4,804,800	0.90
Chatham	791,993	722,754	0.91	8,580,365	7,511,587	0.88
Cornwall	379,073	395,220	1.04	3,443,114	4,043,594	1.17
Guelph	605,066	690,135	1.14	4,353,262	6,461,327	1.48
Hamilton	5,921,356	4,924,311	0.83	54,861,256	47,839,737	0.87
Kingston	643,560	614,023	0.95	5,117,927	5,451,288	1.07
Kitchener	1,408,091	1,352,521	0.96	13,014,281	13,184,697	1.01
London	3,890,719	3,319,685	0.85	35,368,591	29,484,158	0.83
Niagara Falls	418,859	403,226	0.96	3,740,250	4,056,644	1.08
Oshawa	2,187,553	1,522,781	0.70	16,567,129	18,162,668	1.10
Ottawa	15,617,058	9,727,331	0.62	120,528,379	94,446,589	0.78
Peterborough	923,140	539,905	0.58	4,507,967	4,825,075	1.07
St. Catharines	856,393	871,994	1.02	7,125,003	8,557,083	1.20
Sarnia	1,415,793	1,335,747	0.94	12,055,344	11,795,052	0.98
Sault Ste. Marie	638,471	712,032	1.12	4,655,549	4,587,634	0.99
Sudbury	612,925	528,067	0.86	5,823,706	5,237,119	0.90
Thunder Bay	849,023	815,503	0.96	7,906,697	8,579,928	1.09
Timmins	378,422	270,783	0.72	3,063,007	2,782,466	0.91
Toronto	486,614,096	459,435,786	0.94	4,107,212,518	4,595,282,842	1.12
Windsor	1,964,306	1,743,431	0.89	18,010,636	16,999,458	0.94
<b>Total - 20 centres</b>	<b>526,716,759</b>	<b>490,332,787</b>	<b>0.93</b>	<b>4,441,291,601</b>	<b>4,894,093,746</b>	<b>1.10</b>
Manitoba:						
Brandon	290,649	276,163	0.95	2,575,237	2,501,542	0.97
Winnipeg	22,450,042	17,901,256	0.80	208,230,139	179,171,207	0.86
<b>Total - 2 centres</b>	<b>22,740,691</b>	<b>18,177,419</b>	<b>0.80</b>	<b>210,805,376</b>	<b>181,672,749</b>	<b>0.86</b>
Saskatchewan:						
Moose Jaw	229,859	174,832	0.76	1,877,488	1,779,688	0.95
Prince Albert	217,632	210,872	0.97	1,877,788	2,069,570	1.10
Regina	3,411,866	3,102,818	0.91	28,073,088	24,550,148	0.87
Saskatoon	2,470,851	1,622,570	0.66	16,955,610	17,975,943	1.06
<b>Total - 4 centres</b>	<b>6,330,208</b>	<b>5,111,092</b>	<b>0.81</b>	<b>48,783,974</b>	<b>46,375,349</b>	<b>0.95</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,012,728	20,883,985	0.80	261,988,516	225,184,438	0.86
Edmonton	21,615,009	21,043,027	0.97	194,822,975	195,296,595	1.00
Lethbridge	565,423	590,527	1.04	4,982,210	5,594,084	1.12
Medicine Hat	215,061	254,037	1.18	2,604,094	2,517,653	0.97
<b>Total - 4 centres</b>	<b>48,408,221</b>	<b>42,771,576</b>	<b>0.88</b>	<b>464,397,795</b>	<b>428,592,770</b>	<b>0.92</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,174,682	34,843,755	1.24	249,652,240	295,204,318	1.18
Victoria	18,966,907	36,637,126	1.93	134,803,938	293,035,527	2.17
<b>Total - 2 centres</b>	<b>47,141,589</b>	<b>71,480,881</b>	<b>1.52</b>	<b>384,456,178</b>	<b>588,239,845</b>	<b>1.53</b>
<b>TOTAL - 50 CENTRES</b>	<b>750,752,783</b>	<b>717,626,055</b>	<b>0.96</b>	<b>6,411,089,212</b>	<b>6,956,346,025</b>	<b>1.09</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	627,030	589,216	0.94	6,008,748	6,539,869	1.09
Calgary	474,314	439,636	0.93	4,656,320	5,186,916	1.11
Regina	145,623	158,992	1.09	1,508,027	1,707,632	1.13
Winnipeg	303,218	298,669	0.98	3,154,072	3,300,747	1.05
Toronto	1,535,716	1,429,527	0.93	15,075,012	16,070,971	1.07
Ottawa	5,273,500	5,672,616	1.08	58,999,142	46,826,913	0.79
Montréal	1,220,266	1,413,060	1.16	12,130,748	14,009,936	1.15
Saint John	32,511	8,317	0.26	704,165	174,612	0.25
Halifax	488,833	520,186	1.06	4,848,841	5,784,009	1.19
<b>CANADA</b>	<b>10,101,011</b>	<b>10,530,219</b>	<b>1.04</b>	<b>107,085,075</b>	<b>99,601,605</b>	<b>0.93</b>

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

September - Septembre						
Current		Savings		Personal chequing		
Courant		Épargne		Chèques personnels		
1983	1984	1983	1984	1983	1984	
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,565,614	1,562,782	103,328	97,369	63,674	59,249
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	405,934	474,668	33,442	27,293	20,690	20,062
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,563	20,139	7,329	6,015	3,411	3,488
Halifax	4,205,069	4,868,844	164,771	160,438	139,848	132,246
Sydney	520,534	650,653	21,926	20,938	16,867	15,554
Total - 3 centres	4,741,166	5,539,636	194,026	187,391	160,126	151,288
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,238,011	1,627,309	53,301	52,085	35,913	34,861
Moncton	515,779	528,251	56,054	43,848	40,842	36,582
Saint John	1,229,665	1,108,770	57,089	53,129	37,767	39,313
Total - 3 centres	2,983,455	3,264,330	166,444	149,062	114,522	110,756
Québec:						
Chicoutimi	331,578	182,141	35,062	26,812	11,307	10,406
Drummondville	172,917	143,305	27,162	14,093	5,372	4,557
Granby	193,181	192,195	24,869	14,151	8,340	7,221
Montréal	69,883,887	66,371,603	3,056,990	2,283,129	728,963	627,256
Québec	11,571,095	5,977,973	573,202	292,247	78,945	103,729
St-Hyacinthe	384,332	401,735	37,092	24,090	12,073	6,600
Shawinigan	486,121	497,749	15,711	9,559	7,183	4,935
Sherbrooke	517,235	406,996	56,640	35,911	21,243	16,971
Trois-Rivières	397,716	308,111	41,770	26,641	13,742	9,961
Valleyfield	141,035	89,835	20,672	11,904	7,459	6,598
Total - 10 centres	84,079,097	74,571,643	3,889,170	2,738,537	894,627	798,234
Ontario:						
Brantford	507,158	301,142	68,599	80,916	25,105	25,494
Chatham	717,732	657,385	49,761	43,328	24,500	22,041
Cornwall	315,736	341,300	47,197	38,575	16,140	15,345
Guelph	488,131	572,043	85,293	83,889	31,642	34,203
Hamilton	5,019,783	4,254,193	720,529	493,076	181,044	177,042
Kingston	479,381	430,176	108,791	131,175	55,388	52,672
Kitchener	1,143,102	1,094,457	203,511	197,335	61,478	60,729
London	3,502,404	2,854,224	276,369	264,992	111,946	200,469
Niagara Falls	343,431	336,251	54,305	47,195	21,123	19,780
Oshawa	1,793,381	1,245,876	349,022	227,647	45,150	49,258
Ottawa	14,474,339	8,520,763	756,581	857,533	386,138	349,035
Peterborough	736,437	341,475	149,181	165,354	37,522	33,076
St. Catharines	690,241	723,065	119,256	103,919	46,896	45,010
Sarnia	1,298,447	1,224,171	84,768	81,384	32,578	30,192
Sault Ste. Marie	548,904	610,319	60,592	63,067	28,975	38,646
Sudbury	474,290	401,755	99,564	86,202	39,071	40,110
Thunder Bay	686,059	671,125	108,062	93,040	54,902	51,338
Timmins	316,957	187,546	43,105	69,136	18,360	14,101
Toronto	480,839,223	454,319,094	3,974,249	3,272,933	1,800,624	1,843,759
Windsor	1,607,176	1,422,073	256,536	226,792	100,594	94,566
Total - 20 centres	515,982,312	480,508,433	7,615,271	6,627,488	3,119,176	3,196,866
Manitoba:						
Brandon	227,115	218,344	35,827	33,196	27,707	24,623
Winnipeg	21,336,035	16,580,213	763,865	881,916	350,142	439,127
Total - 2 centres	21,563,150	16,798,557	799,692	915,112	377,849	463,750
Saskatchewan:						
Moose Jaw	162,395	117,934	40,154	33,524	27,310	23,374
Prince Albert	166,364	160,938	29,242	28,940	22,026	20,994
Regina	3,116,805	2,836,945	166,039	162,866	129,022	103,007
Saskatoon	1,957,428	1,261,307	365,862	242,059	147,561	119,204
Total - 4 centres	5,402,992	4,377,124	601,297	467,389	325,919	266,579

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	24,396,421	19,643,191	942,688	630,226	673,619	610,568
Edmonton	19,487,242	19,409,707	1,510,223	1,192,606	617,544	440,714
Lethbridge	428,406	464,882	74,074	69,494	62,943	56,151
Medicine Hat	155,142	180,634	33,775	42,013	26,144	31,390
<b>Total - 4 centres</b>	<b>44,467,211</b>	<b>39,698,414</b>	<b>2,560,760</b>	<b>1,934,339</b>	<b>1,380,250</b>	<b>1,138,823</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,480,048	32,868,524	1,772,710	1,257,474	921,924	717,757
Victoria	18,289,998	36,070,132	535,992	428,299	140,917	138,695
<b>Total - 2 centres</b>	<b>43,770,046</b>	<b>68,938,656</b>	<b>2,308,702</b>	<b>1,685,773</b>	<b>1,062,841</b>	<b>856,452</b>
<b>TOTAL - 50 CENTRES</b>	<b>724,960,977</b>	<b>695,734,243</b>	<b>18,272,132</b>	<b>14,829,753</b>	<b>7,519,674</b>	<b>7,062,059</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Quebec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802
1983	6,334,185,973	79,570,882	741,028,134	4,405,143,634	723,987,145	384,456,178
1984	6,871,210,464	83,901,517	688,466,328	4,853,961,906	656,640,868	588,239,845

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

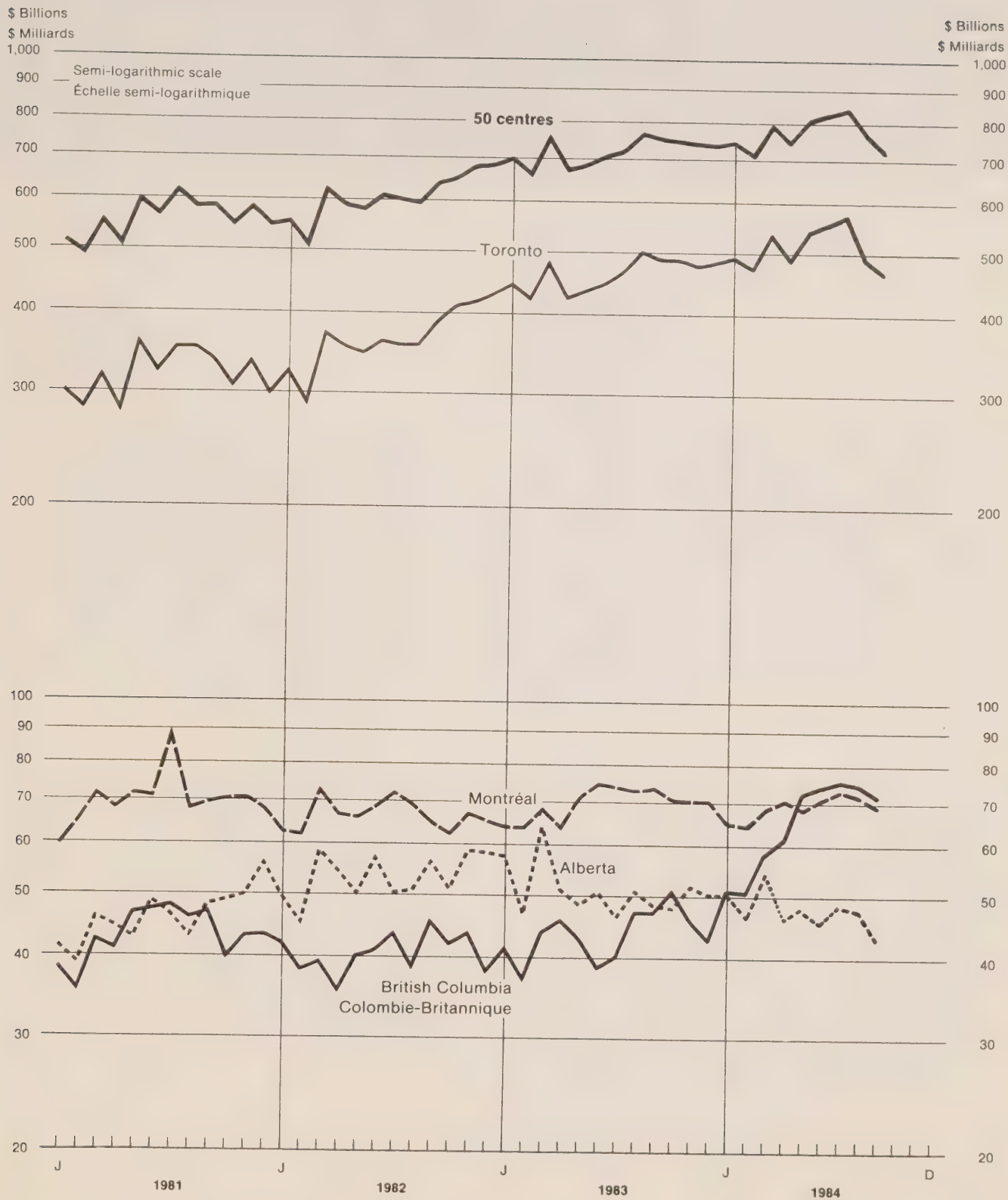
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

OCTOBER 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Decembre 1984  
5-4404-509

### CHÈQUES ENCAISSÉS

OCTOBRE 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Décembre 1984  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre			First ten months Dix premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,408,436	1,718,304	1.22	19,135,958	18,234,845	0.95
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	417,549	635,853	1.52	4,049,676	4,606,321	1.14
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,260	27,477	1.18	242,019	254,836	1.05
Halifax	4,585,126	4,885,787	1.07	49,945,117	52,757,561	1.06
Sydney	502,775	595,003	1.18	4,812,406	5,773,430	1.20
<b>Total - 3 centres</b>	<b>5,111,161</b>	<b>5,508,267</b>	<b>1.08</b>	<b>54,999,542</b>	<b>58,785,827</b>	<b>1.07</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,566,742	1,906,470	1.22	12,957,229	18,248,456	1.41
Moncton	587,243	674,005	1.15	5,607,759	6,498,362	1.16
Saint John	1,244,800	1,414,581	1.14	12,707,653	15,103,426	1.19
<b>Total - 3 centres</b>	<b>3,398,785</b>	<b>3,995,056</b>	<b>1.18</b>	<b>31,272,641</b>	<b>39,850,244</b>	<b>1.27</b>
Québec:						
Chicoutimi	375,829	217,865	0.58	3,652,485	2,370,040	0.65
Drummondville	209,667	189,251	0.90	1,966,182	1,764,433	0.90
Granby	224,166	210,659	0.94	2,218,677	2,125,455	0.96
Montréal	70,588,995	65,986,342	0.93	696,397,479	686,333,964	0.99
Québec	12,143,613	7,480,472	0.62	122,393,761	70,769,142	0.58
St-Hyacinthe	410,894	467,413	1.14	4,378,813	4,256,442	0.97
Shawinigan	525,370	391,829	0.75	5,490,279	5,245,419	0.96
Sherbrooke	611,037	555,599	0.91	5,580,539	5,385,635	0.97
Trois-Rivières	471,522	352,624	0.75	4,216,631	3,926,892	0.93
Valleyfield	166,862	115,548	0.69	1,665,511	1,541,989	0.93
<b>Total - 10 centres</b>	<b>85,727,955</b>	<b>75,967,602</b>	<b>0.89</b>	<b>847,960,357</b>	<b>783,719,411</b>	<b>0.92</b>
Ontario:						
Brantford	555,538	436,065	0.78	5,912,158	5,240,865	0.89
Chatham	820,219	777,274	0.95	9,400,584	8,288,861	0.88
Cornwall	394,409	422,469	1.07	3,837,523	4,466,063	1.16
Georgetown	567,573	713,721	1.26	4,920,835	7,175,048	1.46
Hamilton	5,262,816	5,737,869	1.09	60,124,072	53,577,606	0.89
Kingston	647,061	696,474	1.08	5,764,988	6,147,762	1.07
Kitchener	1,325,867	1,687,284	1.27	14,340,148	14,871,981	1.04
London	3,332,935	3,997,032	1.20	38,701,526	33,481,190	0.87
Niagara Falls	423,687	426,568	1.01	4,163,937	4,483,212	1.08
Oshawa	1,933,409	1,811,728	0.94	18,500,538	19,974,396	1.08
Ottawa	13,767,170	12,167,836	0.88	134,295,549	106,614,425	0.79
Peterborough	496,989	587,375	1.18	5,004,956	5,412,450	1.08
St. Catharines	899,628	1,107,004	1.23	8,024,631	9,664,087	1.20
Sarnia	1,221,343	1,175,821	0.96	13,276,687	12,970,873	0.98
Sault Ste. Marie	427,977	554,912	1.30	5,083,526	5,142,546	1.01
Sudbury	633,839	604,472	0.95	6,457,545	5,841,591	0.90
Thunder Bay	886,895	1,165,957	1.31	8,793,592	9,745,885	1.11
Timmins	379,689	318,590	0.84	3,442,696	3,101,056	0.90
Toronto	487,136,231	490,272,681	1.01	4,594,348,749	5,085,555,523	1.11
Windsor	1,886,604	2,074,695	1.10	19,897,240	19,074,153	0.96
<b>Total - 20 centres</b>	<b>522,999,879</b>	<b>526,735,827</b>	<b>1.01</b>	<b>4,964,291,480</b>	<b>5,420,829,573</b>	<b>1.09</b>
Manitoba:						
Brandon	290,110	317,763	1.10	2,865,347	2,819,305	0.98
Winnipeg	21,007,160	19,569,708	0.93	229,237,299	198,740,915	0.87
<b>Total - 2 centres</b>	<b>21,297,270</b>	<b>19,887,471</b>	<b>0.93</b>	<b>232,102,646</b>	<b>201,560,220</b>	<b>0.87</b>
Saskatchewan:						
Moose Jaw	241,879	195,337	0.81	2,119,367	1,975,025	0.93
Prince Albert	211,893	238,868	1.13	2,089,681	2,308,438	1.10
Regina	3,358,211	3,579,137	1.07	31,431,299	28,129,285	0.89
Saskatoon	2,087,167	1,985,203	0.95	19,042,777	19,961,146	1.05
<b>Total - 4 centres</b>	<b>5,899,150</b>	<b>5,998,545</b>	<b>1.02</b>	<b>54,683,124</b>	<b>52,373,894</b>	<b>0.96</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,469,466	27,138,458	1.03	288,457,982	252,322,896	0.87
Edmonton	20,607,806	20,851,397	1.01	215,430,781	216,147,992	1.00
Lethbridge	579,196	684,593	1.18	5,561,406	6,278,677	1.13
Medicine Hat	289,214	337,470	1.17	2,893,308	2,855,123	0.99
<b>Total - 4 centres</b>	<b>47,945,682</b>	<b>49,011,918</b>	<b>1.02</b>	<b>512,343,477</b>	<b>477,604,688</b>	<b>0.93</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,939,517	26,159,101	0.87	279,591,757	321,363,419	1.15
Victoria	20,919,038	25,657,370	1.23	155,722,976	318,692,897	2.05
<b>Total - 2 centres</b>	<b>50,858,555</b>	<b>51,816,471</b>	<b>1.02</b>	<b>435,314,733</b>	<b>640,056,316</b>	<b>1.47</b>
<b>TOTAL - 50 CENTRES</b>	<b>745,064,422</b>	<b>741,275,314</b>	<b>0.99</b>	<b>7,156,153,634</b>	<b>7,697,621,339</b>	<b>1.08</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	554,910	635,246	1.14	6,563,658	7,175,115	1.09
Calgary	451,069	485,901	1.08	5,107,389	5,672,817	1.11
Regina	141,434	165,095	1.17	1,649,461	1,872,727	1.14
Winnipeg	291,670	327,701	1.12	3,445,742	3,628,448	1.05
Toronto	1,578,796	1,722,099	1.09	16,653,808	17,793,070	1.07
Ottawa	5,492,353	6,312,884	1.15	64,491,495	53,139,797	0.82
Montréal	1,268,471	1,746,838	1.38	13,399,219	15,756,774	1.18
Saint John	35,328	4,073	0.12	739,493	178,685	0.24
Halifax	502,883	594,626	1.18	5,351,724	6,378,635	1.19
<b>CANADA</b>	<b>10,316,914</b>	<b>11,994,463</b>	<b>1.16</b>	<b>117,401,989</b>	<b>111,596,068</b>	<b>0.95</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,225,880	1,506,710	120,628	130,016	61,928	81,578
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	367,032	584,739	29,749	29,058	20,768	22,056
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,078	17,780	5,696	5,929	3,486	3,768
Halifax	4,260,483	4,515,058	162,905	186,740	161,738	183,989
Sydney	462,442	552,249	23,714	22,863	16,619	19,891
<b>Total - 3 centres</b>	<b>4,737,003</b>	<b>5,085,087</b>	<b>192,315</b>	<b>215,532</b>	<b>181,843</b>	<b>207,648</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,477,744	1,819,888	53,280	49,871	35,718	36,711
Moncton	499,719	580,762	48,920	48,029	38,604	45,214
Saint John	1,145,315	1,296,506	61,405	73,627	38,080	44,448
<b>Total - 3 centres</b>	<b>3,122,778</b>	<b>3,697,156</b>	<b>163,605</b>	<b>171,527</b>	<b>112,402</b>	<b>126,373</b>
Québec:						
Chicoutimi	333,481	175,129	31,313	31,266	11,035	11,470
Drummondville	177,425	165,352	26,163	17,715	6,079	6,184
Granby	194,052	180,428	22,804	22,386	7,310	7,845
Montréal	67,131,238	63,236,020	2,815,828	2,027,031	641,929	723,291
Québec	11,596,300	7,054,906	496,568	309,675	50,745	115,891
St-Hyacinthe	364,973	435,521	33,625	25,419	12,296	6,473
Shawinigan	503,619	373,169	14,757	11,762	6,994	6,898
Sherbrooke	533,414	489,797	55,787	39,392	21,836	26,410
Trois-Rivières	419,954	313,220	38,249	28,215	13,319	11,189
Valleyfield	138,832	95,117	20,323	13,889	7,707	6,542
<b>Total - 10 centres</b>	<b>81,393,288</b>	<b>72,518,659</b>	<b>3,555,417</b>	<b>2,526,750</b>	<b>779,250</b>	<b>922,193</b>
Ontario:						
Brantford	461,690	321,642	67,394	84,345	26,454	30,078
Chatham	752,856	706,437	43,810	44,362	23,553	26,475
Cornwall	332,131	366,029	46,324	40,834	15,954	15,606
Guelph	459,739	603,517	70,305	76,199	37,529	34,005
Hamilton	4,353,718	4,930,660	737,900	554,379	171,198	252,830
Kingston	490,707	520,017	103,189	122,639	53,165	53,818
Kitchener	1,097,648	1,384,050	167,370	220,840	60,849	82,394
London	2,955,237	3,567,293	280,912	304,926	96,786	124,813
Niagara Falls	355,352	351,182	48,052	50,288	20,283	25,098
Oshawa	1,609,263	1,536,498	279,519	221,649	44,627	53,581
Ottawa	12,700,921	10,768,805	702,726	929,299	363,523	469,732
Peterborough	346,561	384,929	114,765	164,599	35,663	37,847
St. Catharines	744,597	936,156	111,140	117,549	43,891	53,299
Sarnia	1,112,792	1,049,942	75,009	91,565	33,542	34,314
Sault Ste. Marie	328,459	467,599	72,854	55,003	26,664	32,310
Sudbury	506,039	461,749	87,161	99,267	40,639	43,456
Thunder Bay	732,077	994,581	103,364	111,853	51,454	59,523
Timmins	323,908	222,583	38,917	80,014	16,864	15,993
Toronto	481,150,562	484,648,943	3,998,505	3,580,903	1,987,164	2,042,835
Windsor	1,424,433	1,744,687	222,134	227,119	240,037	102,889
<b>Total - 20 centres</b>	<b>512,238,690</b>	<b>515,967,299</b>	<b>7,371,350</b>	<b>7,177,632</b>	<b>3,389,839</b>	<b>3,590,896</b>
Manitoba:						
Brandon	230,877	254,401	32,482	34,999	26,751	28,363
Winnipeg	19,840,997	18,417,732	729,387	733,318	436,776	418,658
<b>Total - 2 centres</b>	<b>20,071,874</b>	<b>18,672,133</b>	<b>761,869</b>	<b>768,317</b>	<b>463,527</b>	<b>447,021</b>
Saskatchewan:						
Moose Jaw	180,294	126,247	38,317	44,405	23,268	24,685
Prince Albert	160,364	184,784	28,129	29,745	23,400	24,339
Regina	3,077,018	3,202,332	162,586	235,270	118,607	141,535
Saskatoon	1,504,479	1,516,797	463,845	339,085	118,843	129,321
<b>Total - 4 centres</b>	<b>4,922,155</b>	<b>5,030,160</b>	<b>692,877</b>	<b>648,505</b>	<b>284,118</b>	<b>319,880</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	Thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,750,756	25,726,363	968,648	747,958	750,062	664,137
Edmonton	18,726,285	19,237,819	1,307,449	1,162,391	574,072	451,187
Lethbridge	446,160	555,917	70,021	66,444	63,015	62,232
Medicine Hat	210,744	244,560	44,127	59,507	34,343	33,403
<b>Total - 4 centres</b>	<b>44,133,945</b>	<b>45,764,659</b>	<b>2,390,245</b>	<b>2,036,300</b>	<b>1,421,492</b>	<b>1,210,959</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,294,095	24,064,514	1,836,677	1,363,317	808,745	731,270
Victoria	20,448,802	25,063,635	333,144	444,145	137,092	149,590
<b>Total - 2 centres</b>	<b>47,742,897</b>	<b>49,128,149</b>	<b>2,169,821</b>	<b>1,807,462</b>	<b>945,837</b>	<b>880,860</b>
<b>TOTAL - 50 CENTRES</b>	<b>719,955,542</b>	<b>717,954,751</b>	<b>17,447,876</b>	<b>15,511,099</b>	<b>7,661,004</b>	<b>7,809,464</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,353,528	510,497,029	292,297,512
1981	5,479,861,810	78,092,986	819,614,244	3,481,656,060	667,732,025	432,766,495
1982	5,871,447,250	80,021,466	787,496,152	3,832,261,727	765,307,624	406,360,281
1983	7,070,215,036	87,396,487	824,371,779	4,924,002,790	799,129,247	435,314,733
1984	7,603,015,233	92,594,194	762,488,741	5,376,337,180	731,538,802	640,056,316

(1) Original 31 centres.

(1) A l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

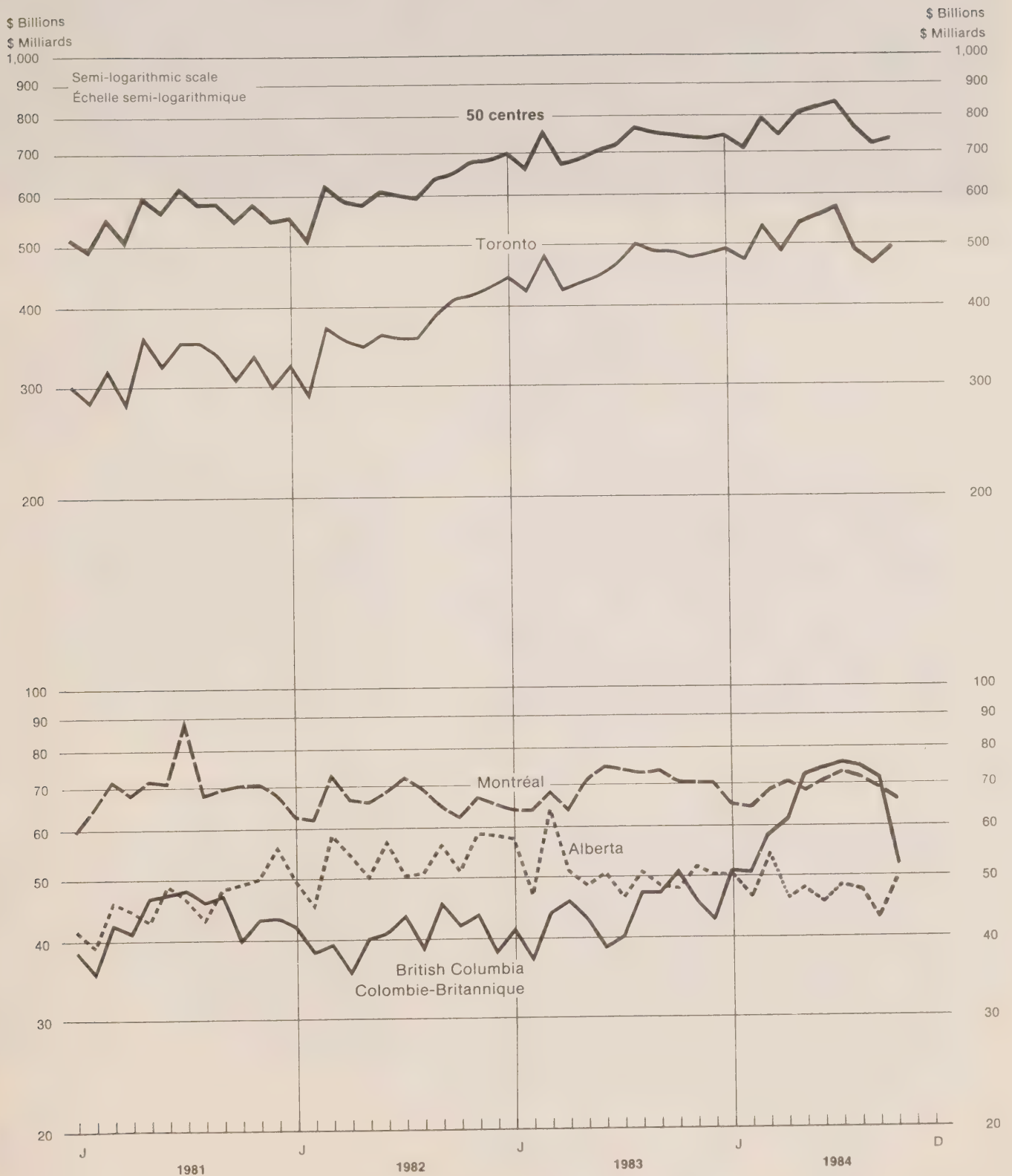
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







**Statistics  
Canada****Statistique  
Canada**

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

**CHEQUES CASHED****NOVEMBRE 1984****Introduction**

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

January 1985  
5-4404-509

**CHÈQUES ENCAISSÉS****NOVEMBER 1984****Introduction**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

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Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,577,290	1,810,605	1.15	20,713,248	20,045,450	0.97
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	460,583	622,333	1.35	4,510,259	5,228,654	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	29,690	30,252	1.02	271,709	285,088	1.05
Halifax	6,017,074	4,875,233	0.81	55,962,191	57,632,794	1.03
Sydney	564,774	560,623	0.99	5,377,180	6,334,053	1.18
<b>Total - 3 centres</b>	<b>6,611,538</b>	<b>5,466,108</b>	<b>0.83</b>	<b>61,611,080</b>	<b>64,251,935</b>	<b>1.04</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,751,380	1,925,397	1.10	14,708,609	20,173,853	1.37
Moncton	642,175	614,694	0.96	6,249,934	7,113,056	1.14
Saint John	1,403,951	1,437,977	1.02	14,111,604	16,541,403	1.17
<b>Total - 3 centres</b>	<b>3,797,506</b>	<b>3,978,068</b>	<b>1.05</b>	<b>35,070,147</b>	<b>43,828,312</b>	<b>1.25</b>
Québec:						
Chicoutimi	274,224	243,535	0.89	3,926,709	2,613,575	0.67
Drummondville	205,517	195,249	0.95	2,171,699	1,959,682	0.90
Granby	219,868	218,724	0.99	2,438,545	2,344,179	0.96
Montréal	70,269,367	67,643,665	0.96	766,666,846	753,977,629	0.98
Québec	10,600,863	7,049,359	0.66	133,074,624	77,818,501	0.58
St-Hyacinthe	433,872	545,107	1.26	4,812,685	4,801,549	1.00
Shawinigan	503,551	419,197	0.83	5,993,830	5,664,616	0.95
Sherbrooke	665,595	603,143	0.91	6,246,134	5,988,778	0.96
Trois-Rivières	466,695	373,855	0.80	4,683,326	4,300,747	0.92
Valleyfield	177,272	116,395	0.66	1,842,783	1,658,384	0.90
<b>Total - 10 centres</b>	<b>83,896,824</b>	<b>77,408,229</b>	<b>0.92</b>	<b>931,857,181</b>	<b>861,127,640</b>	<b>0.92</b>
Ontario:						
Brantford	669,884	409,202	0.61	6,582,042	5,650,067	0.86
Chatham	451,478	776,477	1.72	9,852,062	9,065,338	0.92
Cornwall	420,427	437,270	1.04	4,257,950	4,903,333	1.15
Guelph	678,145	767,785	1.13	5,598,980	7,942,833	1.42
Hamilton	5,317,051	6,548,783	1.23	65,441,123	60,126,389	0.92
Kingston	638,987	691,721	1.08	6,403,975	6,839,483	1.07
Kitchener	1,483,605	1,713,410	1.15	15,823,753	16,585,391	1.05
London	3,474,800	4,100,764	1.18	42,176,326	37,581,954	0.89
Niagara Falls	501,532	486,641	0.97	4,665,469	4,969,853	1.07
Oshawa	1,798,674	1,702,731	0.95	20,299,212	21,677,127	1.07
Ottawa	17,682,903	13,770,313	0.78	151,978,452	120,384,738	0.79
Peterborough	518,405	616,118	1.19	5,523,361	6,028,568	1.09
St. Catharines	900,757	1,054,991	1.17	8,925,388	10,719,078	1.20
Sarnia	1,247,883	1,380,910	1.11	14,504,244	14,351,783	0.99
Sault Ste. Marie	420,718	509,763	1.21	5,504,244	5,652,309	1.03
Sudbury	635,527	636,424	1.00	7,093,072	6,478,015	0.91
Thunder Bay	1,014,910	1,086,754	1.07	9,808,502	10,832,639	1.10
Timmins	325,493	304,680	0.94	3,768,189	3,405,736	0.91
Toronto	476,002,835	532,399,474	1.12	5,070,351,584	5,617,954,997	1.11
Windsor	1,955,000	2,104,947	1.08	21,852,240	21,179,100	0.97
<b>Total - 20 centres</b>	<b>516,139,014</b>	<b>571,499,158</b>	<b>1.11</b>	<b>5,480,430,494</b>	<b>5,992,328,731</b>	<b>1.09</b>
Manitoba:						
Brandon	308,914	396,336	1.28	3,174,261	3,215,641	1.01
Winnipeg	21,508,042	19,427,636	0.90	250,745,341	218,168,551	0.87
<b>Total - 2 centres</b>	<b>21,816,956</b>	<b>19,823,972</b>	<b>0.91</b>	<b>253,919,602</b>	<b>221,384,192</b>	<b>0.87</b>
Saskatchewan:						
Moose Jaw	244,127	213,158	0.87	2,363,494	2,188,183	0.93
Prince Albert	224,441	254,658	1.13	2,314,122	2,563,096	1.11
Regina	3,534,966	3,845,236	1.09	34,966,265	31,974,521	0.91
Saskatoon	2,302,126	1,915,675	0.83	21,344,903	21,876,821	1.02
<b>Total - 4 centres</b>	<b>6,305,660</b>	<b>6,228,727</b>	<b>0.99</b>	<b>60,988,784</b>	<b>58,602,621</b>	<b>0.96</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,888,913	27,874,877	1.00	316,346,895	280,197,773	0.89
Edmonton	22,982,262	22,905,637	1.00	238,413,043	239,053,629	1.00
Lethbridge	593,415	692,850	1.17	6,154,821	6,971,527	1.13
Medicine Hat	296,666	305,103	1.03	3,189,974	3,160,226	0.99
<b>Total - 4 centres</b>	<b>51,761,256</b>	<b>51,778,467</b>	<b>1.00</b>	<b>564,104,733</b>	<b>529,383,155</b>	<b>0.94</b>
British Columbia - Colombie-Britannique:						
Vancouver	30,965,812	26,655,405	0.86	310,557,569	348,018,824	1.12
Victoria	14,728,492	12,989,546	0.88	170,451,468	331,682,443	1.95
<b>Total - 2 centres</b>	<b>45,694,304</b>	<b>39,644,951</b>	<b>0.87</b>	<b>481,009,037</b>	<b>679,701,267</b>	<b>1.41</b>
<b>TOTAL - 50 CENTRES</b>	<b>738,060,931</b>	<b>778,260,618</b>	<b>1.05</b>	<b>7,894,214,565</b>	<b>8,475,881,957</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	747,181	787,537	1.05	7,310,839	7,962,652	1.09
Calgary	554,039	608,510	1.10	5,661,428	6,281,327	1.11
Regina	197,557	263,757	1.34	1,847,018	2,136,484	1.16
Winnipeg	410,799	437,478	1.06	3,856,541	4,065,926	1.05
Toronto	2,185,383	2,232,501	1.02	18,839,191	20,025,571	1.06
Ottawa	4,939,281	5,825,717	1.18	69,430,776	58,965,514	0.85
Montréal	1,562,245	1,958,684	1.25	14,961,464	17,715,458	1.18
Saint John	36,584	9,372	0.26	776,077	188,057	0.24
Halifax	566,007	654,013	1.16	5,917,731	7,032,648	1.19
<b>CANADA</b>	<b>11,199,076</b>	<b>12,777,569</b>	<b>1.14</b>	<b>128,601,065</b>	<b>124,373,637</b>	<b>0.97</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,406,130	1,592,025	106,549	101,392	64,611	117,188
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	396,593	565,425	41,808	35,306	22,182	21,602
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,714	18,547	9,406	7,726	3,570	3,979
Halifax	5,689,493	4,504,468	188,356	204,525	139,225	166,240
Sydney	516,486	515,390	29,204	27,001	19,084	18,232
<b>Total - 3 centres</b>	<b>6,222,693</b>	<b>5,038,405</b>	<b>226,966</b>	<b>239,252</b>	<b>161,879</b>	<b>188,451</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,654,175	1,833,030	59,746	55,599	37,459	36,768
Moncton	544,019	516,368	57,598	53,659	40,558	44,667
Saint John	1,289,582	1,310,430	69,063	83,327	45,306	44,220
<b>Total - 3 centres</b>	<b>3,487,776</b>	<b>3,659,828</b>	<b>186,407</b>	<b>192,585</b>	<b>123,323</b>	<b>125,655</b>
Québec:						
Chicoutimi	233,154	199,810	29,958	32,358	11,112	11,367
Drummondville	173,147	168,541	26,189	20,999	6,181	5,709
Granby	190,771	184,695	21,391	26,116	7,706	7,913
Montréal	66,690,038	64,854,572	2,853,131	2,044,211	726,198	744,882
Québec	10,048,668	6,624,667	555,449	304,592	76,746	120,100
St-Hyacinthe	393,953	506,462	30,753	30,355	9,166	8,290
Shawinigan	478,583	396,961	18,084	14,494	6,884	7,742
Sherbrooke	582,781	533,935	56,636	49,730	26,178	19,478
Trois-Rivières	417,591	328,683	36,678	33,446	12,426	11,726
Valleyfield	147,917	94,701	22,483	14,737	6,872	6,957
<b>Total - 10 centres</b>	<b>79,356,603</b>	<b>73,893,027</b>	<b>3,650,752</b>	<b>2,571,038</b>	<b>889,469</b>	<b>944,164</b>
Ontario:						
Brantford	561,185	288,944	81,472	88,408	27,227	31,850
Chatham	368,624	689,492	56,304	57,361	26,550	29,624
Cornwall	349,413	371,774	48,871	49,175	22,143	16,321
Guelph	546,764	635,761	87,018	96,734	44,363	35,290
Hamilton	4,220,060	5,627,281	807,317	661,496	289,674	260,006
Kingston	460,553	498,621	124,258	137,285	54,176	55,815
Kitchener	1,206,551	1,400,022	212,757	238,615	64,297	74,773
London	3,037,188	3,565,548	327,721	409,171	109,891	126,045
Niagara Falls	403,882	389,757	74,133	69,399	23,517	27,485
Oshawa	1,471,665	1,416,114	280,591	233,349	46,418	53,268
Ottawa	16,452,151	12,091,705	847,881	1,162,244	382,871	516,364
Peterborough	338,921	411,597	143,722	167,649	35,762	36,872
St. Catharines	714,198	858,215	137,546	138,378	49,013	58,398
Sarnia	1,133,445	1,248,835	80,603	96,116	33,835	35,959
Sault Ste. Marie	312,309	404,848	79,564	72,159	28,845	32,756
Sudbury	462,639	461,891	128,100	127,760	44,788	46,773
Thunder Bay	816,610	865,954	140,271	154,607	58,029	66,193
Timmins	263,727	197,906	44,336	88,990	17,430	17,784
Toronto	469,694,298	525,687,144	4,364,797	4,561,130	1,943,740	2,151,200
Windsor	1,550,433	1,702,738	306,375	289,314	98,192	112,895
<b>Total - 20 centres</b>	<b>504,364,616</b>	<b>558,814,147</b>	<b>8,373,637</b>	<b>8,899,340</b>	<b>3,400,761</b>	<b>3,785,671</b>
Manitoba:						
Brandon	235,096	320,235	42,883	47,778	30,935	28,323
Winnipeg	20,239,332	18,160,524	903,014	852,426	365,696	414,686
<b>Total - 2 centres</b>	<b>20,474,428</b>	<b>18,480,759</b>	<b>945,897</b>	<b>900,204</b>	<b>396,631</b>	<b>443,009</b>
Saskatchewan:						
Moose Jaw	161,254	138,903	52,867	47,983	30,006	26,272
Prince Albert	163,686	192,874	35,867	36,957	24,888	24,827
Regina	3,218,042	3,487,484	187,427	210,239	129,497	147,513
Saskatoon	1,677,602	1,435,902	494,593	343,480	129,931	136,293
<b>Total - 4 centres</b>	<b>5,220,584</b>	<b>5,255,163</b>	<b>770,754</b>	<b>638,659</b>	<b>314,322</b>	<b>334,905</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	25,814,177	26,290,340	1,033,029	827,003	1,041,707	757,534
Edmonton	20,877,689	20,728,465	1,389,825	1,222,533	714,748	954,639
Lethbridge	437,367	546,267	85,645	81,785	70,403	64,798
Medicine Hat	206,681	212,157	52,268	56,931	37,717	36,015
<b>Total - 4 centres</b>	<b>47,335,914</b>	<b>47,777,229</b>	<b>2,560,767</b>	<b>2,188,252</b>	<b>1,864,575</b>	<b>1,812,986</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,839,461	24,176,343	2,271,908	1,647,187	854,443	831,875
Victoria	14,149,737	12,417,807	427,835	425,840	150,920	145,899
<b>Total - 2 centres</b>	<b>41,989,198</b>	<b>36,594,150</b>	<b>2,699,743</b>	<b>2,073,027</b>	<b>1,005,363</b>	<b>977,774</b>
<b>TOTAL - 50 CENTRES</b>	<b>710,254,535</b>	<b>751,670,158</b>	<b>19,563,280</b>	<b>17,839,055</b>	<b>8,243,116</b>	<b>8,751,405</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,847,434,773	742,187,696	475,998,260
1982	6,542,637,484	89,688,265	866,253,097	4,281,024,531	855,646,157	450,025,434
1983	7,799,001,805	97,036,977	905,987,604	5,435,955,068	879,013,119	481,009,037
1984	8,371,758,366	101,332,703	837,784,908	5,943,569,520	809,369,968	679,701,267

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

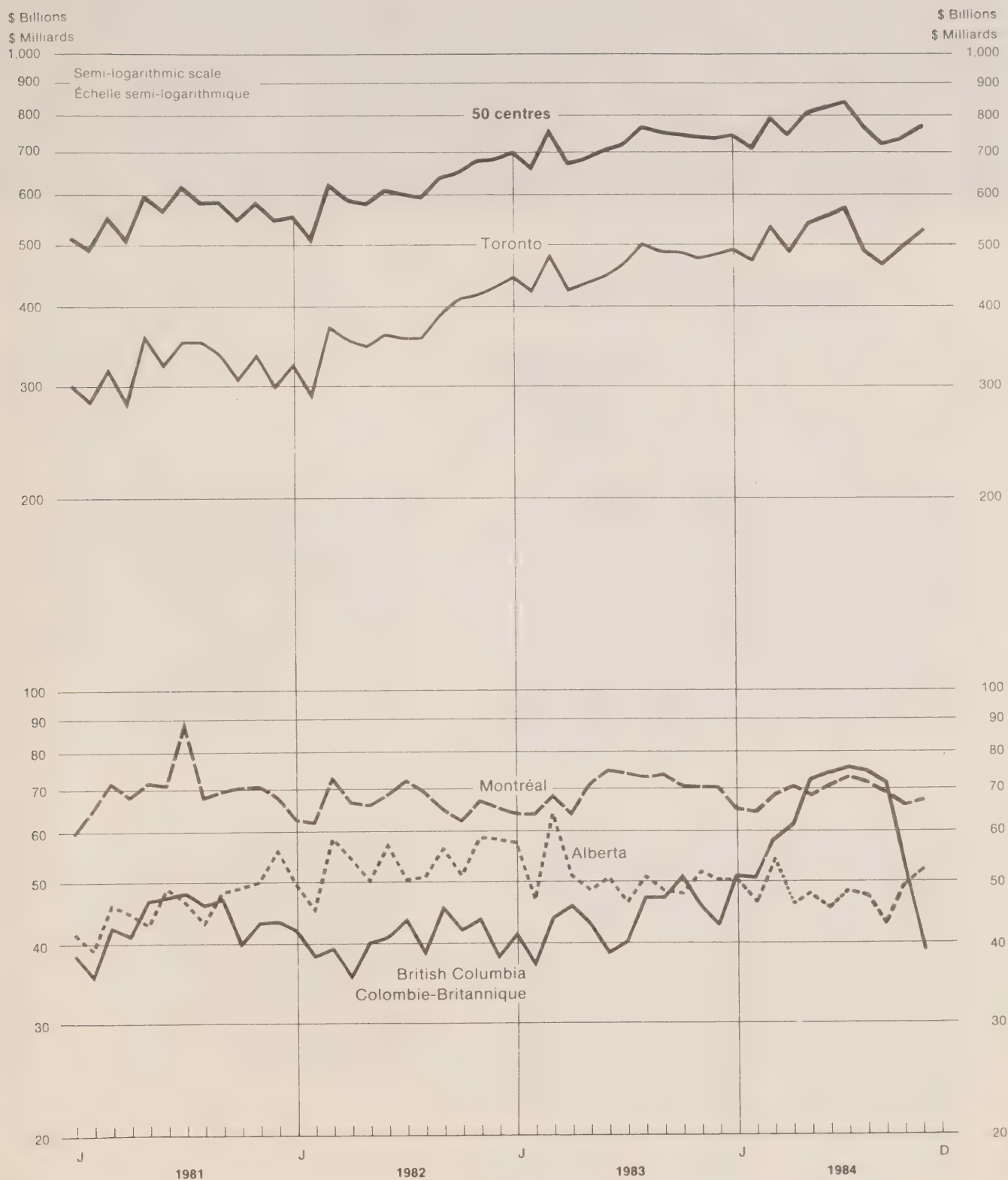
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

### CHEQUES CASHED

DECEMBER 1984

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

February 1985  
5-4404-509

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHÈQUES ENCAISSÉS

DÉCEMBRE 1984

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Février 1985  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December Décembre		First twelve months Douze premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,805,166	2,157,859	1.20	22,518,414	22,203,309	0.99
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	421,772	495,091	1.17	4,932,031	5,723,745	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,487	28,657	1.12	297,196	313,745	1.06
Halifax	4,657,265	5,038,360	1.08	60,619,456	62,671,154	1.03
Sydney	485,405	524,383	1.08	5,862,585	6,858,436	1.17
<b>Total - 3 centres</b>	<b>5,168,157</b>	<b>5,591,400</b>	<b>1.08</b>	<b>66,779,237</b>	<b>69,843,335</b>	<b>1.05</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,397,702	2,220,429	1.59	16,106,311	22,394,282	1.39
Moncton	534,347	571,945	1.07	6,784,281	7,685,001	1.13
Saint John	1,392,441	1,253,866	0.90	15,504,045	17,795,269	1.15
<b>Total - 3 centres</b>	<b>3,324,490</b>	<b>4,046,240</b>	<b>1.22</b>	<b>38,394,637</b>	<b>47,874,552</b>	<b>1.25</b>
Québec:						
Chicoutimi	263,729	222,849	0.84	4,190,438	2,836,424	0.68
Drummondville	193,807	168,230	0.87	2,365,506	2,127,912	0.90
Granby	224,186	210,526	0.94	2,662,731	2,554,705	0.96
Montréal	70,203,655	67,671,514	0.96	836,870,501	821,649,143	0.98
Québec	9,235,313	6,823,288	0.74	142,309,937	84,641,789	0.59
St-Hyacinthe	436,864	373,895	0.86	5,249,549	5,175,444	0.99
Shawinigan	612,673	390,921	0.64	6,606,503	6,055,537	0.92
Sherbrooke	601,926	499,313	0.83	6,848,060	6,488,091	0.95
Trois-Rivières	448,422	399,241	0.89	5,131,748	4,699,988	0.92
Valleyfield	163,560	121,464	0.74	2,006,343	1,779,848	0.89
<b>Total - 10 centres</b>	<b>82,384,135</b>	<b>76,881,241</b>	<b>0.93</b>	<b>1,014,241,316</b>	<b>938,008,881</b>	<b>0.92</b>
Ontario:						
Brantford	623,516	397,344	0.64	7,205,558	6,047,411	0.84
Chatham	848,393	671,440	0.79	10,700,455	9,736,778	0.91
Cornwall	476,029	502,392	1.06	4,733,979	5,405,725	1.14
Guelph	588,934	582,346	0.99	6,187,914	8,525,179	1.38
Hamilton	4,967,793	4,021,849	0.81	70,408,916	64,148,238	0.91
Kingston	599,590	606,033	1.01	7,003,565	7,445,516	1.06
Kitchener	1,548,478	1,710,609	1.10	17,372,231	18,296,000	1.05
London	3,861,604	3,457,600	0.90	46,037,930	41,039,554	0.89
Niagara Falls	460,802	363,674	0.79	5,126,271	5,333,527	1.04
Oshawa	1,863,081	2,362,271	1.27	22,162,293	24,039,398	1.08
Ottawa	15,334,596	11,450,891	0.75	167,313,048	131,835,629	0.79
Peterborough	582,759	509,317	0.87	6,106,120	6,537,885	1.07
St. Catharines	901,186	999,787	1.11	9,826,574	11,718,865	1.19
Sarnia	1,215,343	1,241,167	1.02	15,739,913	15,592,950	0.99
Sault Ste. Marie	481,550	396,749	0.82	5,985,794	6,049,058	1.01
Sudbury	584,026	505,144	0.86	7,677,098	6,983,159	0.91
Thunder Bay	906,389	1,008,232	1.11	10,714,891	11,840,871	1.11
Timmins	413,343	398,562	0.96	4,181,532	3,804,298	0.91
Toronto	483,207,075	496,155,045	1.03	5,553,558,659	6,114,110,042	1.10
Windsor	1,954,005	1,943,548	0.99	23,806,245	23,122,648	0.97
<b>Total - 20 centres</b>	<b>521,418,492</b>	<b>529,284,000</b>	<b>1.02</b>	<b>6,001,848,986</b>	<b>6,521,612,731</b>	<b>1.09</b>
Manitoba:						
Brandon	297,836	369,970	1.24	3,472,097	3,585,611	1.03
Winnipeg	20,978,050	21,443,276	1.02	271,723,391	239,611,827	0.88
<b>Total - 2 centres</b>	<b>21,275,886</b>	<b>21,813,246</b>	<b>1.03</b>	<b>275,195,488</b>	<b>243,197,438</b>	<b>0.88</b>
Saskatchewan:						
Moose Jaw	198,641	175,411	0.88	2,562,135	2,363,594	0.92
Prince Albert	216,592	248,968	1.15	2,530,714	2,812,064	1.11
Regina	3,177,462	3,587,916	1.13	38,143,727	35,562,437	0.93
Saskatoon	2,200,192	1,636,962	0.74	23,545,095	23,513,783	1.00
<b>Total - 4 centres</b>	<b>5,792,887</b>	<b>5,649,257</b>	<b>0.98</b>	<b>66,781,671</b>	<b>64,251,878</b>	<b>0.96</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December Décembre			First twelve months Douze premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,530,394	24,703,493	0.87	344,877,289	304,901,266	0.88
Edmonton	20,834,064	21,195,609	1.02	259,247,107	260,249,238	1.00
Lethbridge	602,786	698,165	1.16	6,757,607	7,669,692	1.13
Medicine Hat	246,835	317,120	1.28	3,436,809	3,477,346	1.01
<b>Total - 4 centres</b>	<b>50,214,079</b>	<b>46,914,387</b>	<b>0.93</b>	<b>614,318,812</b>	<b>576,297,542</b>	<b>0.94</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,889,878	26,640,134	0.96	338,447,447	374,658,958	1.11
Victoria	14,730,136	22,911,384	1.56	185,181,604	354,593,827	1.91
<b>Total - 2 centres</b>	<b>42,620,014</b>	<b>49,551,518</b>	<b>1.16</b>	<b>523,629,051</b>	<b>729,252,785</b>	<b>1.39</b>
<b>TOTAL - 50 CENTRES</b>	<b>734,425,078</b>	<b>742,384,239</b>	<b>1.01</b>	<b>8,628,639,643</b>	<b>9,218,266,196</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December Décembre			First twelve months Douze premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	621,068	600,811	0.97	7,931,907	8,563,463	1.08
Calgary	454,687	466,748	1.03	6,116,115	6,748,075	1.10
Regina	155,349	178,560	1.15	2,002,367	2,315,044	1.16
Winnipeg	331,314	325,273	0.98	4,187,855	4,391,199	1.05
Toronto	1,488,058	1,519,918	1.02	20,327,249	21,545,489	1.06
Ottawa	5,346,937	4,698,465	0.88	74,777,713	63,663,979	0.85
Montréal	1,309,926	1,543,776	1.18	16,271,390	19,259,234	1.18
Saint John	41,998	1,255	0.03	818,075	189,312	0.23
Halifax	556,315	613,839	1.10	6,474,046	7,646,487	1.18
<b>CANADA</b>	<b>10,305,652</b>	<b>9,948,645</b>	<b>0.97</b>	<b>138,906,717</b>	<b>134,322,282</b>	<b>0.97</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,616,775	2,000,004	123,219	90,199	65,172	67,656
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	364,565	442,168	36,249	32,658	20,958	20,265
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,670	19,108	6,456	6,013	3,361	3,536
Halifax	4,376,181	4,719,575	146,627	179,872	134,457	138,913
Sydney	446,101	484,480	20,997	23,574	18,307	16,329
Total - 3 centres	4,837,952	5,223,163	174,080	209,459	156,125	158,778
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,315,477	2,136,978	48,274	48,993	33,951	34,458
Moncton	456,528	483,457	41,125	53,461	36,694	35,027
Saint John	1,260,307	1,145,206	68,208	70,329	63,926	38,331
Total - 3 centres	3,032,312	3,765,641	157,607	172,783	134,571	107,816
Québec:						
Chicoutimi	221,524	183,537	30,075	28,772	12,130	10,540
Drummondville	166,773	145,043	21,100	17,683	5,934	5,504
Granby	194,747	179,399	20,428	23,862	9,011	7,265
Montréal	67,104,659	64,923,778	2,412,355	2,021,154	686,641	726,582
Québec	8,891,047	6,399,026	286,876	295,298	57,390	128,964
St-Hyacinthe	390,497	339,051	37,337	27,808	9,030	7,036
Shawinigan	595,946	372,516	10,820	11,243	5,907	7,162
Sherbrooke	542,079	442,301	40,433	38,147	19,414	18,865
Trois-Rivières	401,867	359,402	35,511	28,869	11,044	10,970
Valleyfield	138,860	99,399	18,168	14,371	6,532	7,694
Total - 10 centres	78,647,999	73,443,452	2,913,103	2,507,207	823,033	930,582
Ontario:						
Brantford	532,640	286,205	64,408	84,062	26,468	27,077
Chatham	780,456	598,793	43,779	47,482	24,158	25,165
Cornwall	413,916	446,010	46,589	36,732	15,524	19,650
Guelph	482,849	438,219	73,756	78,648	32,329	65,479
Hamilton	4,061,800	3,230,416	701,207	569,575	204,786	221,858
Kingston	447,029	446,468	98,518	108,153	54,043	51,412
Kitchener	1,258,540	1,396,615	209,354	231,849	80,584	82,145
London	3,441,067	3,053,294	309,540	287,943	110,997	116,363
Niagara Falls	387,004	291,609	51,248	49,950	22,550	22,115
Oshawa	1,484,440	2,116,019	333,109	195,744	45,532	50,508
Ottawa	14,255,432	10,140,792	657,317	851,349	421,847	458,750
Peterborough	395,928	360,692	99,150	114,857	87,681	33,768
St. Catharines	751,085	831,330	105,345	116,379	44,756	52,078
Sarnia	1,108,822	1,126,836	73,585	84,371	32,936	29,960
Sault Ste. Marie	388,050	313,372	66,192	53,795	27,308	29,582
Sudbury	457,838	382,109	85,850	84,800	40,338	38,235
Thunder Bay	732,326	852,400	119,474	98,923	54,589	56,909
Timmins	359,833	300,660	38,024	83,710	15,486	14,192
Toronto	477,339,960	490,683,291	4,048,294	3,565,156	1,818,821	1,906,598
Windsor	1,634,783	1,614,330	236,238	231,342	82,984	97,876
Total - 20 centres	510,713,798	518,909,460	7,460,977	6,974,820	3,243,717	3,399,720
Manitoba:						
Brandon	236,313	315,102	35,012	29,723	26,511	25,145
Winnipeg	19,886,270	20,389,342	725,723	703,277	366,057	350,657
Total - 2 centres	20,122,583	20,704,444	760,735	733,000	392,568	375,802
Saskatchewan:						
Moose Jaw	132,779	112,503	39,529	38,954	26,333	23,954
Prince Albert	168,500	199,328	25,682	30,261	22,410	19,379
Regina	2,910,946	3,309,852	137,193	143,786	129,323	134,278
Saskatoon	1,610,085	1,272,319	463,704	229,722	126,403	134,921
Total - 4 centres	4,822,310	4,894,002	666,108	442,723	304,469	312,532

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,884,428	23,457,189	896,559	627,917	749,407	618,387
Edmonton	18,908,277	19,645,277	1,439,712	1,064,403	486,075	485,929
Lethbridge	473,723	564,136	66,876	64,443	62,187	69,586
Medicine Hat	174,816	236,983	40,820	47,345	31,199	32,792
<b>Total - 4 centres</b>	<b>46,441,244</b>	<b>43,903,585</b>	<b>2,443,967</b>	<b>1,804,108</b>	<b>1,328,868</b>	<b>1,206,694</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,721,104	24,463,355	1,388,367	1,472,261	780,407	704,518
Victoria	14,138,698	22,480,208	445,518	290,529	145,920	140,647
<b>Total - 2 centres</b>	<b>39,859,802</b>	<b>46,943,563</b>	<b>1,833,885</b>	<b>1,762,790</b>	<b>926,327</b>	<b>845,165</b>
<b>TOTAL - 50 CENTRES</b>	<b>710,459,340</b>	<b>720,229,482</b>	<b>16,569,930</b>	<b>14,729,747</b>	<b>7,395,808</b>	<b>7,425,010</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331
1982	7,216,834,055	99,795,180	944,151,343	4,741,430,147	943,355,438	488,101,947
1983	8,524,501,900	105,426,196	986,028,498	5,953,122,184	956,295,971	523,629,051
1984	9,104,391,425	110,354,733	912,779,023	6,468,258,026	883,746,858	729,252,785

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

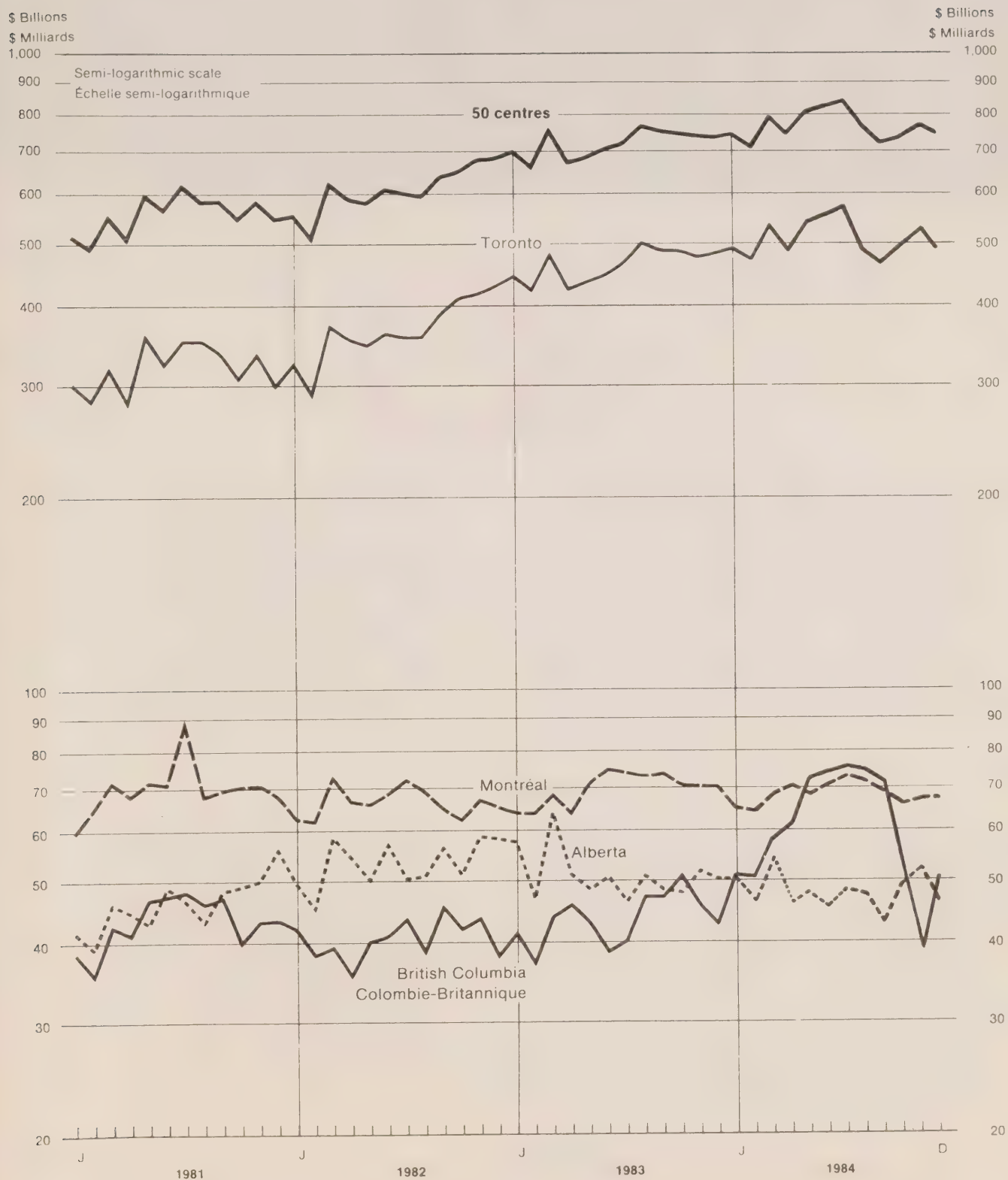
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHEQUES CASHED

JANUARY 1985

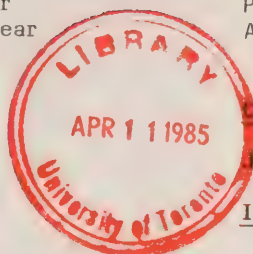
### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

March 1985  
5-4404-509



### CHÈQUES ENCAISSÉS

JANVIER 1985

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mars 1985  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January Janvier				
	1984	1985	1985 1984	1984	1985 1984
	\$'000	\$'000		\$'000	\$'000
Newfoundland - Terre-Neuve:					
St. John's	1,567,274	2,807,803	1.79		
Prince Edward Island - Île-du-Prince-Édouard:					
Charlottetown	400,944	420,491	1.05		
Nova Scotia - Nouvelle-Écosse:					
Glace Bay	21,515	25,268	1.17		
Halifax	4,427,908	5,024,851	1.13		
Sydney	464,436	458,712	0.99		
<b>Total - 3 centres</b>	<b>4,913,859</b>	<b>5,508,831</b>	<b>1.12</b>		
New Brunswick - Nouveau-Brunswick:					
Fredericton	1,393,845	2,483,955	1.78		
Moncton	618,370	556,493	0.90		
Saint John	1,376,636	1,264,515	0.92		
<b>Total - 3 centres</b>	<b>3,388,851</b>	<b>4,304,963</b>	<b>1.27</b>		
Québec:					
Chicoutimi	213,258	232,861	1.09		
Drummondville	173,682	171,295	0.99		
Granby	201,952	194,591	0.96		
Montréal	64,826,777	67,900,362	1.05		
Québec	6,804,662	6,696,909	0.98		
St-Hyacinthe	355,816	342,145	0.96		
Shawinigan	542,320	384,233	0.71		
Sherbrooke	451,494	466,146	1.03		
Trois-Rivières	458,366	311,363	0.68		
Valleyfield	128,182	120,283	0.94		
<b>Total - 10 centres</b>	<b>74,156,509</b>	<b>76,820,188</b>	<b>1.04</b>		
Ontario:					
Brantford	557,358	453,692	0.81		
Chatham	493,171	1,076,333	2.18		
Cornwall	547,465	506,585	0.93		
Guelph	701,149	592,173	0.84		
Hamilton	5,373,672	4,363,535	0.81		
Kingston	589,786	580,880	0.98		
Kitchener	1,374,543	1,547,544	1.13		
London	2,844,611	3,633,490	1.28		
Niagara Falls	412,807	348,074	0.84		
Oshawa	1,912,170	2,026,364	1.06		
Ottawa	11,329,478	12,328,964	1.09		
Peterborough	462,143	471,335	1.02		
St. Catharines	833,856	1,046,646	1.26		
Sarnia	1,372,730	1,422,785	1.04		
Sault Ste. Marie	410,383	378,450	0.92		
Sudbury	575,040	511,961	0.89		
Thunder Bay	723,473	1,189,392	1.64		
Timmins	354,306	335,364	0.95		
Toronto	490,837,473	590,097,482	1.20		
Windsor	1,909,180	1,942,809	1.02		
<b>Total - 20 centres</b>	<b>523,614,794</b>	<b>624,853,858</b>	<b>1.19</b>		
Manitoba:					
Brandon	279,410	438,397	1.57		
Winnipeg	22,354,788	25,580,600	1.14		
<b>Total - 2 centres</b>	<b>22,634,198</b>	<b>26,018,997</b>	<b>1.15</b>		
Saskatchewan:					
Moose Jaw	200,286	170,949	0.85		
Prince Albert	211,714	253,787	1.20		
Regina	2,671,006	3,529,449	1.32		
Saskatoon	2,273,771	2,052,186	0.90		
<b>Total - 4 centres</b>	<b>5,356,777</b>	<b>6,006,371</b>	<b>1.12</b>		

Cumulative figures will appear in subsequent issue  
Les chiffres cumulatifs apparaîtront ici dans les  
numéros ultérieurs.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January			January		
	1984			1985		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,966,329	29,587,507	1.06			
Edmonton	21,300,919	23,133,250	1.09			
Lethbridge	559,529	589,945	1.05			
Medicine Hat	280,593	327,763	1.17			
<b>Total - 4 centres</b>	<b>50,107,370</b>	<b>53,638,465</b>	<b>1.07</b>			
British Columbia - Colombie-Britannique:						
Vancouver	29,152,443	27,637,646	0.95			
Victoria	21,637,023	30,665,639	1.42			
<b>Total - 2 centres</b>	<b>50,789,466</b>	<b>58,303,285</b>	<b>1.15</b>			
<b>TOTAL - 50 CENTRES</b>	<b>736,930,042</b>	<b>858,683,252</b>	<b>1.17</b>			

Cumulative figures will appear here in subsequent issues.  
Les chiffres cumulatifs apparaîtront ici dans les numéros ultérieurs.

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January			January		
	1984			1985		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	544,118	597,774	1.10			
Calgary	389,304	410,756	1.06			
Regina	135,028	157,030	1.16			
Winnipeg	266,098	309,692	1.16			
Toronto	1,173,932	1,307,932	1.11			
Ottawa	4,729,934	5,265,353	1.11			
Montréal	1,275,365	1,456,344	1.14			
Saint John	37,423	1,567	0.04			
Halifax	526,495	595,313	1.13			
<b>CANADA</b>	<b>9,077,697</b>	<b>10,101,761</b>	<b>1.11</b>			

Cumulative figures will appear here in subsequent issues.  
Les chiffres cumulatifs apparaîtront ici dans les numéros ultérieurs.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,406,933	2,624,710	99,164	100,612	61,177	82,481
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	351,584	370,048	29,487	30,478	19,873	19,965
Nova Scotia - Nouvelle-Ecosse:						
Glace Bay	12,714	15,848	5,476	5,634	3,325	3,786
Halifax	4,151,015	4,702,482	145,198	184,500	131,695	137,869
Sydney	425,826	418,738	21,659	24,192	16,951	15,782
Total - 3 centres	4,589,555	5,137,068	172,333	214,326	151,971	157,437
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,320,309	2,324,788	47,930	126,087	25,606	33,080
Moncton	545,279	467,170	37,770	51,575	35,321	37,748
Saint John	1,292,345	1,166,218	45,793	59,368	38,498	38,929
Total - 3 centres	3,157,933	3,958,176	131,493	237,030	99,425	109,757
Québec:						
Chicoutimi	175,836	193,879	26,014	28,779	11,408	10,203
Drummondville	152,651	148,685	16,387	17,734	4,644	4,876
Granby	183,222	165,760	11,691	22,219	7,039	6,612
Montréal	61,814,308	65,231,600	2,364,969	1,965,677	647,500	703,085
Québec	6,485,066	6,276,117	270,222	292,892	49,374	127,900
St-Hyacinthe	324,513	309,365	23,732	26,266	7,571	6,514
Shawinigan	529,710	365,557	8,076	11,391	4,534	7,285
Sherbrooke	399,029	409,633	35,205	37,890	17,260	18,623
Trois-Rivières	422,747	268,199	26,397	32,276	9,222	10,888
Valleyfield	111,274	100,445	11,657	13,537	5,251	6,301
Total - 10 centres	70,598,356	73,469,240	2,794,350	2,448,661	763,803	902,287
Ontario:						
Brantford	455,377	338,738	73,590	88,819	28,391	26,135
Chatham	413,531	1,001,672	52,343	48,438	27,297	26,223
Cornwall	499,501	455,231	32,994	36,353	14,970	15,001
Guelph	585,372	446,924	83,905	81,997	31,872	63,252
Hamilton	4,566,370	3,513,303	631,582	603,573	175,720	246,659
Kiggston	427,707	417,130	110,553	106,246	51,526	57,504
Kitchener	1,127,297	1,267,590	187,794	211,278	59,452	68,676
London	2,259,271	3,198,087	365,571	315,628	219,769	119,775
Niagara Falls	346,213	276,380	45,069	48,259	21,525	23,435
Oshawa	1,484,299	1,829,815	384,320	144,896	43,551	51,653
Ottawa	10,211,848	10,984,489	776,213	882,682	341,417	461,793
Peterborough	337,581	363,295	92,349	76,358	32,213	31,682
St. Catharines	692,742	881,470	97,693	110,122	43,421	55,054
Sarnia	1,280,901	1,316,019	62,087	72,176	29,742	34,590
Sault Ste. Marie	319,430	293,061	63,856	53,341	27,097	32,048
Sudbury	451,851	382,451	83,555	90,257	39,634	39,253
Thunder Bay	596,208	1,014,991	84,593	117,568	42,672	56,833
Timmins	302,821	200,371	28,839	118,982	22,646	16,011
Toronto	484,834,772	584,713,796	4,121,297	3,491,614	1,881,404	1,892,072
Windsor	1,605,747	1,613,782	215,635	224,169	87,798	104,858
Total - 20 centres	512,798,839	614,508,595	7,593,838	6,922,756	3,222,117	3,422,507
Manitoba:						
Brandon	226,424	373,623	28,811	42,285	24,175	22,489
Winnipeg	21,320,441	24,400,186	702,113	735,359	332,234	445,055
Total - 2 centres	21,546,865	24,773,809	730,924	777,644	356,409	467,544
Saskatchewan:						
Moose Jaw	129,616	78,441	38,945	57,007	31,725	35,501
Prince Albert	162,545	192,540	25,079	39,074	24,090	22,173
Regina	2,413,849	3,230,505	137,052	162,543	120,105	136,401
Saskatoon	1,599,607	1,625,885	545,407	281,710	128,757	144,591
Total - 4 centres	4,305,617	5,127,371	746,483	540,334	304,677	338,666

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,204,380	28,100,563	930,530	839,367	831,419	647,577
Edmonton	19,124,393	20,642,610	1,518,817	1,144,468	657,709	1,346,172
Lethbridge	427,341	473,196	68,078	59,935	64,110	56,814
Medicine Hat	188,458	233,055	52,509	53,478	39,626	41,230
<b>Total - 4 centres</b>	<b>45,944,572</b>	<b>49,449,424</b>	<b>2,569,934</b>	<b>2,097,248</b>	<b>1,592,864</b>	<b>2,091,793</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,953,326	25,173,453	2,356,089	1,640,453	843,028	823,740
Victoria	21,197,213	30,122,188	296,480	385,198	143,330	158,253
<b>Total - 2 centres</b>	<b>47,150,539</b>	<b>55,295,641</b>	<b>2,652,569</b>	<b>2,025,651</b>	<b>986,358</b>	<b>981,993</b>
<b>TOTAL - 50 CENTRES</b>	<b>711,850,793</b>	<b>834,714,082</b>	<b>17,520,575</b>	<b>15,394,740</b>	<b>7,558,674</b>	<b>8,574,430</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	2,070,836 <sup>†</sup>	48,423 <sup>†</sup>	665,779 <sup>†</sup>	862,857 <sup>†</sup>	359,044 <sup>†</sup> (3)	134,733 <sup>†</sup>
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540
1982	547,661,057	7,350,841	73,548,205	350,728,291	73,987,040	42,046,680
1983	690,927,696	8,970,913	76,538,428	475,067,055	88,980,517	41,370,783
1984	728,429,114	7,990,188	72,082,933	519,468,182	78,098,345	50,789,466
1985	849,273,201	9,653,662	75,063,417	620,589,004	85,663,833	58,303,285

(1) Original 31 centres.

(1) A l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

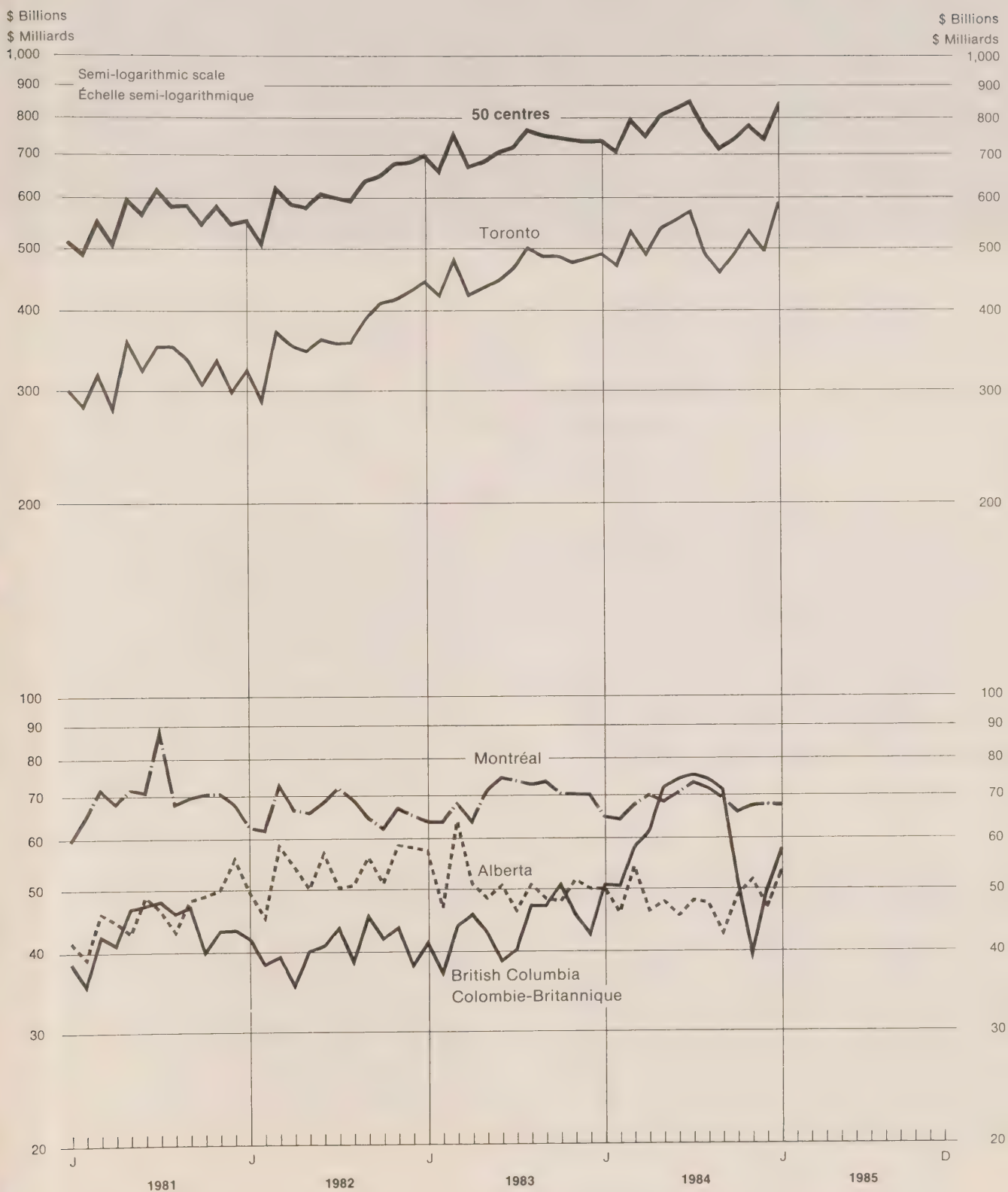
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

### Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year.

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

### CHEQUES CASHED

FEBRUARY 1985

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

May 1985  
5-4404-509

### CHÈQUES ENCAISSÉS

FÉVRIER 1985

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mai 1985  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,561,553	2,325,589	1.49	3,128,827	5,133,392	1.64
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	403,718	354,933	0.88	804,662	775,424	0.96
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,839	24,382	1.17	42,354	49,650	1.17
Halifax	5,287,432	5,090,110	0.96	9,715,340	10,114,961	1.04
Sydney	435,842	448,862	1.03	900,278	907,574	1.01
<b>Total - 3 centres</b>	<b>5,744,113</b>	<b>5,563,354</b>	<b>0.97</b>	<b>10,657,972</b>	<b>11,072,185</b>	<b>1.04</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,370,013	2,391,781	1.75	2,763,858	4,875,736	1.76
Moncton	690,329	534,778	0.77	1,308,699	1,091,271	0.83
Saint John	1,090,506	1,106,749	1.01	2,467,142	2,371,264	0.96
<b>Total - 3 centres</b>	<b>3,150,848</b>	<b>4,033,308</b>	<b>1.28</b>	<b>6,539,699</b>	<b>8,338,271</b>	<b>1.28</b>
Québec:						
Chicoutimi	221,475	187,843	0.85	434,733	420,704	0.97
Drummondville	166,182	174,194	1.05	339,864	345,489	1.02
Granby	203,930	196,952	0.97	405,882	391,543	0.96
Montréal	64,203,717	67,960,209	1.06	129,030,494	135,860,571	1.05
Québec	8,508,019	5,698,931	0.67	15,312,681	12,395,840	0.81
St-Hyacinthe	404,538	312,938	0.77	760,354	655,083	0.86
Shawinigan	536,110	388,274	0.72	1,078,430	772,507	0.72
Sherbrooke	487,581	425,211	0.87	939,075	891,357	0.95
Trois-Rivières	386,451	277,270	0.72	844,817	588,633	0.70
Valleyfield	136,587	104,968	0.77	264,769	225,251	0.85
<b>Total - 10 centres</b>	<b>75,254,590</b>	<b>75,726,790</b>	<b>1.01</b>	<b>149,411,099</b>	<b>152,546,978</b>	<b>1.02</b>
Ontario:						
Brantford	527,237	374,365	0.71	1,084,595	828,057	0.76
Chatham	984,954	965,351	0.98	1,478,125	2,041,684	1.38
Cornwall	411,860	433,398	1.05	959,325	939,983	0.98
Guelph	672,459	509,181	0.76	1,373,608	1,101,354	0.80
Hamilton	4,694,342	4,423,166	0.94	10,068,014	8,786,701	0.87
Kingston	520,654	485,539	0.93	1,110,440	1,066,419	0.96
Kitchener	1,443,492	1,426,730	0.99	2,818,035	2,974,274	1.06
London	3,591,880	3,208,828	0.89	6,436,491	6,842,318	1.06
Niagara Falls	469,184	295,941	0.63	881,991	644,015	0.73
Oshawa	2,082,626	2,097,542	1.01	3,994,796	4,123,906	1.03
Ottawa	9,755,376	10,737,745	1.10	21,084,854	23,066,709	1.09
Peterborough	471,714	413,595	0.88	933,857	884,930	0.95
St. Catharines	857,826	875,539	1.02	1,691,682	1,922,185	1.14
Sarnia	1,201,012	1,125,389	0.94	2,573,742	2,548,174	0.99
Sault Ste. Marie	375,135	360,839	0.96	785,518	739,289	0.94
Sudbury	917,329	476,779	0.52	1,492,369	988,740	0.66
Thunder Bay	920,050	987,936	1.07	1,643,523	2,177,328	1.32
Timmins	373,566	257,288	0.69	727,872	592,652	0.81
Toronto	470,683,702	482,525,317	1.03	961,521,175	1,072,622,799	1.12
Windsor	1,753,034	1,778,834	1.01	3,662,214	3,721,643	1.02
<b>Total - 20 centres</b>	<b>502,707,432</b>	<b>513,759,302</b>	<b>1.02</b>	<b>1,026,322,226</b>	<b>1,138,613,160</b>	<b>1.11</b>
Manitoba:						
Brandon	263,928	309,653	1.17	543,338	748,050	1.38
Winnipeg	18,217,115	18,144,614	1.00	40,571,903	43,725,214	1.08
<b>Total - 2 centres</b>	<b>18,481,043</b>	<b>18,454,267</b>	<b>1.00</b>	<b>41,115,241</b>	<b>44,473,264</b>	<b>1.08</b>
Saskatchewan:						
Moose Jaw	189,614	188,708	1.00	389,900	359,657	0.92
Prince Albert	235,051	295,509	1.26	446,765	549,296	1.23
Regina	2,200,787	3,096,770	1.41	4,871,793	6,626,219	1.36
Saskatoon	2,183,251	1,668,499	0.76	4,457,022	3,720,685	0.83
<b>Total - 4 centres</b>	<b>4,808,703</b>	<b>5,249,486</b>	<b>1.09</b>	<b>10,165,480</b>	<b>11,255,857</b>	<b>1.11</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	24,971,658	25,116,921	1.01	52,937,987	54,704,428	1.03
Edmonton	20,224,368	20,410,194	1.01	41,525,287	43,543,444	1.05
Lethbridge	528,873	545,351	1.03	1,088,402	1,135,296	1.04
Medicine Hat	260,651	304,943	1.17	541,244	632,706	1.17
<b>Total - 4 centres</b>	<b>45,985,550</b>	<b>46,377,409</b>	<b>1.01</b>	<b>96,092,920</b>	<b>100,015,874</b>	<b>1.04</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,957,172	29,801,036	1.07	57,109,615	57,438,682	1.01
Victoria	22,692,375	23,672,474	1.04	44,329,398	54,338,113	1.23
<b>Total - 2 centres</b>	<b>50,649,547</b>	<b>53,473,510</b>	<b>1.06</b>	<b>101,439,013</b>	<b>111,776,795</b>	<b>1.10</b>
<b>TOTAL - 50 CENTRES</b>	<b>708,747,097</b>	<b>725,317,948</b>	<b>1.02</b>	<b>1,445,677,139</b>	<b>1,584,001,200</b>	<b>1.10</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February			First two months		
	Février			Deux premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	567,743	580,901	1.02	1,111,861	1,178,675	1.06
Calgary	413,591	440,282	1.06	802,895	851,038	1.06
Regina	144,896	157,065	1.08	279,924	314,095	1.12
Winnipeg	292,366	294,877	1.01	558,464	604,569	1.08
Toronto	1,425,403	1,500,145	1.05	2,599,335	2,808,077	1.08
Ottawa	3,743,981	4,345,439	1.16	8,473,915	9,610,792	1.13
Montréal	1,371,087	1,514,612	1.10	2,646,452	2,970,956	1.12
Saint John	46,929	3,119	0.07	84,352	4,686	0.06
Halifax	540,991	603,404	1.12	1,067,486	1,198,717	1.12
<b>CANADA</b>	<b>8,546,987</b>	<b>9,439,844</b>	<b>1.10</b>	<b>17,624,684</b>	<b>19,541,605</b>	<b>1.11</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,401,481	2,173,669	90,221	85,326	69,851	66,594
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	355,826	307,885	28,789	27,833	19,103	19,215
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,853	15,943	5,599	5,152	3,387	3,287
Halifax	4,974,205	4,783,926	141,948	175,725	171,279	130,459
Sydney	399,118	413,244	20,235	19,826	16,489	15,792
<b>Total - 3 centres</b>	<b>5,385,176</b>	<b>5,213,113</b>	<b>167,782</b>	<b>200,703</b>	<b>191,155</b>	<b>149,538</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,298,584	2,313,485	38,341	46,864	33,088	31,432
Moncton	616,457	448,091	37,505	49,700	36,367	36,987
Saint John	998,281	1,008,950	54,077	62,980	38,148	34,819
<b>Total - 3 centres</b>	<b>2,913,322</b>	<b>3,770,526</b>	<b>129,923</b>	<b>159,544</b>	<b>107,603</b>	<b>103,238</b>
Québec:						
Chicoutimi	187,493	152,598	23,885	25,201	10,097	10,044
Drummondville	144,577	148,800	17,202	20,896	4,403	4,498
Granby	183,863	169,020	12,569	21,771	7,498	6,161
Montréal	61,417,553	65,470,461	2,142,984	1,806,493	643,180	683,255
Québec	8,126,654	5,296,805	306,849	284,766	74,516	117,360
St-Hyacinthe	372,729	285,860	24,522	20,954	7,287	6,124
Shawinigan	522,330	370,645	9,004	10,828	4,776	6,801
Sherbrooke	435,310	369,839	34,931	37,458	17,340	17,914
Trois-Rivières	351,160	240,258	25,493	26,422	9,798	10,590
Valleyfield	118,670	87,804	13,265	11,550	4,652	5,614
<b>Total - 10 centres</b>	<b>71,860,339</b>	<b>72,592,090</b>	<b>2,610,704</b>	<b>2,266,339</b>	<b>783,547</b>	<b>868,361</b>
Ontario:						
Brantford	429,461	251,076	72,483	89,481	25,293	33,808
Chatham	919,797	902,350	43,924	40,016	21,233	22,985
Cornwall	359,934	383,742	35,947	36,448	15,979	13,208
Guelph	577,336	390,730	67,481	88,398	27,642	30,053
Hamilton	3,922,704	3,635,861	601,129	575,336	170,509	211,969
Kingston	380,946	345,958	88,899	93,981	50,809	45,600
Kitchener	1,202,050	1,116,145	183,305	197,772	58,137	112,813
London	3,006,616	2,856,006	365,551	274,107	219,713	78,715
Niagara Falls	405,187	230,107	43,409	42,892	22,588	22,942
Oshawa	1,491,414	1,910,268	547,137	134,005	44,075	53,269
Ottawa	8,817,450	9,481,922	587,907	900,637	350,019	355,186
Peterborough	346,814	316,684	93,170	66,020	31,730	30,891
St. Catharines	712,716	722,661	102,687	103,998	42,423	48,880
Sarnia	1,108,848	1,024,149	62,285	72,495	29,879	28,745
Sault Ste. Marie	284,607	277,628	62,940	53,502	27,588	29,709
Sudbury	781,891	354,941	96,898	86,492	38,540	35,346
Thunder Bay	775,658	827,305	93,016	102,981	51,376	57,650
Timmins	327,935	171,475	31,215	71,504	14,416	14,309
Toronto	464,866,808	477,361,446	3,924,215	3,249,280	1,892,679	1,914,591
Windsor	1,481,921	1,433,863	188,685	242,902	82,428	102,069
<b>Total - 20 centres</b>	<b>492,200,093</b>	<b>503,994,317</b>	<b>7,292,283</b>	<b>6,522,247</b>	<b>3,215,056</b>	<b>3,242,738</b>
Manitoba:						
Brandon	212,799	258,642	28,864	28,578	22,265	22,433
Winnipeg	17,228,143	16,991,022	641,907	752,256	347,065	401,336
<b>Total - 2 centres</b>	<b>17,440,942</b>	<b>17,249,664</b>	<b>670,771</b>	<b>780,834</b>	<b>369,330</b>	<b>423,769</b>
Saskatchewan:						
Moose Jaw	130,620	127,415	35,752	35,583	23,242	25,710
Prince Albert	189,526	251,579	25,337	24,710	19,220	19,188
Regina	1,955,775	2,815,437	132,501	155,251	112,511	126,082
Saskatoon	1,839,041	1,305,142	222,871	236,763	121,339	126,594
<b>Total - 4 centres</b>	<b>4,114,962</b>	<b>4,499,573</b>	<b>416,461</b>	<b>452,307</b>	<b>277,280</b>	<b>297,606</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	23,493,757	23,835,755	828,727	673,192	649,174	607,974
Edmonton	18,526,763	18,950,530	1,213,696	1,047,118	483,909	412,546
Lethbridge	405,723	430,064	64,383	59,592	58,767	55,695
Medicine Hat	186,137	230,312	41,751	44,568	32,763	30,063
<b>Total - 4 centres</b>	<b>42,612,380</b>	<b>43,446,661</b>	<b>2,148,557</b>	<b>1,824,470</b>	<b>1,224,613</b>	<b>1,106,278</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,742,767	27,400,356	1,379,751	1,665,764	834,654	734,916
Victoria	22,113,068	23,157,361	441,159	384,736	138,148	130,577
<b>Total - 2 centres</b>	<b>47,855,835</b>	<b>50,557,717</b>	<b>1,820,910</b>	<b>2,050,500</b>	<b>972,802</b>	<b>865,293</b>
<b>TOTAL - 50 CENTRES</b>	<b>686,140,356</b>	<b>703,805,215</b>	<b>15,376,401</b>	<b>14,370,103</b>	<b>7,230,340</b>	<b>7,142,630</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683
1983	1,343,741,062	17,850,909	153,818,220	929,285,615	164,307,613	78,478,705
1984	1,428,465,509	16,620,008	145,282,250	1,017,750,597	147,373,641	101,439,013
1985	1,565,722,474	18,710,888	149,147,768	1,130,342,028	155,744,995	111,776,795

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

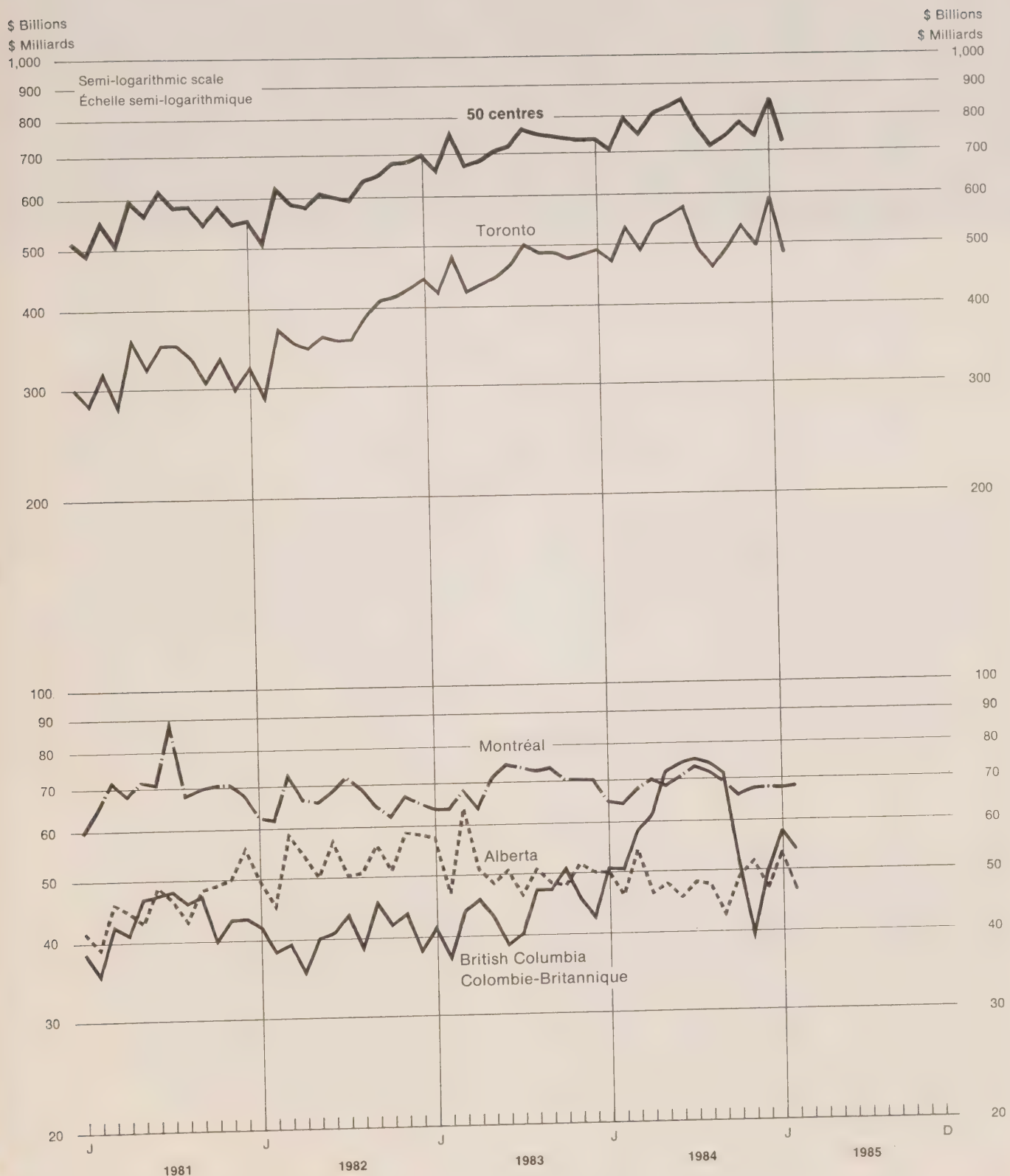
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

### CHEQUES CASHED

MARCH 1985

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

June 1985  
5-4404-509



### CHÈQUES ENCAISSÉS

MARS 1985

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juin 1985  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,625,720	2,453,786	1.51	4,754,547	7,587,178	1.60
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	349,678	367,619	1.05	1,154,340	1,143,043	0.99
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,717	27,432	1.32	63,071	77,082	1.22
Halifax	5,991,421	5,863,735	0.98	15,706,761	15,978,696	1.02
Sydney	454,287	329,560	0.73	1,354,565	1,237,134	0.91
<b>Total - 3 centres</b>	<b>6,466,425</b>	<b>6,220,727</b>	<b>0.96</b>	<b>17,124,397</b>	<b>17,292,912</b>	<b>1.01</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,806,820	3,178,625	1.76	4,570,678	8,054,361	1.76
Moncton	654,116	527,545	0.81	1,962,815	1,618,816	0.82
Saint John	1,561,368	1,099,865	0.70	4,028,510	3,471,129	0.86
<b>Total - 3 centres</b>	<b>4,022,304</b>	<b>4,806,035</b>	<b>1.19</b>	<b>10,562,003</b>	<b>13,144,306</b>	<b>1.24</b>
Québec:						
Chicoutimi	203,939	210,183	1.03	638,672	630,887	0.99
Drummondville	165,574	161,503	0.98	505,438	506,992	1.00
Granby	207,961	202,553	0.97	613,843	594,096	0.97
Montréal	67,677,280	65,796,085	0.97	196,707,774	201,656,656	1.03
Québec	8,291,040	6,448,058	0.78	23,603,721	18,843,898	0.80
St-Hyacinthe	425,363	336,089	0.79	1,185,717	991,172	0.84
Shawinigan	554,334	384,078	0.69	1,632,764	1,156,585	0.71
Sherbrooke	502,081	542,880	1.08	1,441,156	1,434,237	1.00
Trois-Rivières	394,680	282,764	0.72	1,239,497	871,397	0.70
Valleyfield	159,630	121,385	0.76	424,399	346,636	0.82
<b>Total - 10 centres</b>	<b>78,581,882</b>	<b>74,485,578</b>	<b>0.95</b>	<b>227,992,981</b>	<b>227,032,556</b>	<b>1.00</b>
Ontario:						
Brantford	643,058	373,228	0.58	1,727,653	1,201,285	0.70
Chatham	973,155	688,538	0.71	2,451,280	2,730,222	1.11
Cornwall	455,749	730,989	1.60	1,415,074	1,670,972	1.18
Guelph	617,638	449,476	0.73	1,991,246	1,550,830	0.78
Hamilton	5,217,966	6,207,335	1.19	15,285,980	14,994,036	0.98
Kingston	548,104	548,226	1.00	1,658,544	1,614,645	0.97
Kitchener	1,388,679	1,460,623	1.05	4,206,714	4,434,897	1.05
London	2,903,081	3,490,054	1.20	9,339,572	10,332,372	1.11
Niagara Falls	435,093	336,781	0.78	1,315,084	980,796	0.75
Oshawa	2,129,221	4,140,765	1.94	6,124,017	8,264,671	1.35
Ottawa	12,184,933	13,102,392	1.08	33,269,787	36,169,101	1.09
Peterborough	477,555	467,305	0.98	1,411,412	1,352,235	0.96
St. Catharines	848,814	908,804	1.07	2,540,496	2,830,989	1.11
Sarnia	1,222,958	1,133,741	0.93	3,796,700	3,681,915	0.97
Sault Ste. Marie	383,019	395,633	1.03	1,168,537	1,134,922	0.97
Sudbury	461,999	498,047	1.08	1,954,368	1,486,787	0.76
Thunder Bay	941,689	928,747	0.99	2,585,212	3,106,075	1.20
Timmins	370,916	324,891	0.88	1,098,788	917,543	0.84
Toronto	531,450,685	550,268,107	1.04	1,492,971,860	1,622,890,906	1.09
Windsor	2,000,382	1,532,526	0.77	5,662,596	5,254,169	0.93
<b>Total - 20 centres</b>	<b>565,652,694</b>	<b>587,986,208</b>	<b>1.04</b>	<b>1,591,974,920</b>	<b>1,726,599,368</b>	<b>1.08</b>
Manitoba:						
Brandon	252,617	330,242	1.31	795,955	1,078,292	1.35
Winnipeg	19,563,942	20,074,159	1.03	60,135,845	63,799,373	1.06
<b>Total - 2 centres</b>	<b>19,816,559</b>	<b>20,404,401</b>	<b>1.03</b>	<b>60,931,800</b>	<b>64,877,665</b>	<b>1.06</b>
Saskatchewan:						
Moose Jaw	196,146	169,682	0.87	586,046	529,339	0.90
Prince Albert	195,208	267,261	1.37	641,973	816,557	1.27
Regina	2,389,476	3,478,850	1.46	7,261,269	10,105,069	1.39
Saskatoon	2,014,652	1,831,088	0.91	6,471,674	5,551,773	0.86
<b>Total - 4 centres</b>	<b>4,795,482</b>	<b>5,746,881</b>	<b>1.20</b>	<b>14,960,962</b>	<b>17,002,738</b>	<b>1.14</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,559,663	27,819,127	1.01	80,497,650	82,523,555	1.03
Edmonton	25,853,714	21,086,763	0.82	67,379,001	64,630,207	0.96
Lethbridge	593,365	603,569	1.02	1,681,767	1,738,865	1.03
Medicine Hat	272,895	263,689	0.97	814,139	896,395	1.10
<b>Total - 4 centres</b>	<b>54,279,637</b>	<b>49,773,148</b>	<b>0.92</b>	<b>150,372,557</b>	<b>149,789,022</b>	<b>1.00</b>
British Columbia - Colombie-Britannique:						
Vancouver	32,007,773	27,972,354	0.87	89,117,388	85,411,036	0.96
Victoria	26,046,898	43,101,750	1.65	70,376,296	97,439,863	1.38
<b>Total - 2 centres</b>	<b>58,054,671</b>	<b>71,074,104</b>	<b>1.22</b>	<b>159,493,684</b>	<b>182,850,899</b>	<b>1.15</b>
<b>TOTAL - 50 CENTRES</b>	<b>793,645,052</b>	<b>823,318,487</b>	<b>1.04</b>	<b>2,239,322,191</b>	<b>2,407,319,687</b>	<b>1.08</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	586,298	687,779	1.17	1,698,159	1,866,454	1.10
Calgary	453,483	598,881	1.32	1,256,378	1,449,919	1.15
Regina	157,306	195,537	1.24	437,230	509,632	1.17
Winnipeg	306,888	402,103	1.31	865,352	1,006,672	1.16
Toronto	1,561,320	1,829,615	1.17	4,160,655	4,637,692	1.11
Ottawa	6,613,561	7,581,530	1.15	15,087,476	17,192,322	1.14
Montréal	1,347,273	1,948,812	1.45	3,993,725	4,919,768	1.23
Saint John	18,039	2,892	0.16	102,391	7,578	0.07
Halifax	592,752	777,692	1.31	1,660,238	1,976,409	1.19
<b>CANADA</b>	<b>11,636,920</b>	<b>14,024,841</b>	<b>1.21</b>	<b>29,261,604</b>	<b>33,566,446</b>	<b>1.15</b>

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,476,391	2,298,924	87,533	86,254	61,796	68,608
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	303,161	320,449	27,096	27,845	19,421	19,325
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,837	18,091	5,461	5,553	3,419	3,788
Halifax	5,708,912	5,546,845	146,018	178,484	136,491	138,406
Sydney	421,729	291,263	17,296	22,149	15,262	16,148
<b>Total - 3 centres</b>	<b>6,142,478</b>	<b>5,856,199</b>	<b>168,775</b>	<b>206,186</b>	<b>155,172</b>	<b>158,342</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,736,065	3,099,173	37,607	45,119	33,148	34,333
Moncton	577,196	445,628	39,322	44,646	37,598	37,271
Saint John	1,478,262	998,483	41,954	63,669	41,152	37,713
<b>Total - 3 centres</b>	<b>3,791,523</b>	<b>4,543,284</b>	<b>118,883</b>	<b>153,434</b>	<b>111,898</b>	<b>109,317</b>
Québec:						
Chicoutimi	168,021	170,325	24,594	29,013	11,324	10,845
Drummondville	144,959	138,773	15,457	17,357	5,158	5,373
Granby	188,839	175,132	11,822	19,918	7,300	7,503
Montréal	65,125,877	63,232,890	1,896,014	1,860,749	655,389	702,446
Québec	8,083,103	6,034,013	158,470	289,165	49,467	124,880
St-Hyacinthe	391,680	306,785	26,042	22,983	7,641	6,321
Shawinigan	540,193	364,824	8,784	11,585	5,357	7,669
Sherbrooke	451,505	479,976	32,861	39,173	17,715	23,731
Trois-Rivières	357,965	244,721	25,450	27,349	11,265	10,694
Valleyfield	141,123	100,491	12,888	15,122	5,619	5,772
<b>Total - 10 centres</b>	<b>75,593,265</b>	<b>71,247,930</b>	<b>2,212,382</b>	<b>2,332,414</b>	<b>776,235</b>	<b>905,234</b>
Ontario:						
Brantford	467,910	262,626	130,295	72,887	44,853	37,715
Chatham	907,796	611,119	43,502	53,114	21,857	24,305
Cornwall	375,112	670,607	46,524	40,357	34,113	20,025
Guelph	512,855	342,915	74,011	79,193	30,772	27,368
Hamilton	4,398,079	5,249,119	638,987	728,551	180,900	229,665
Kingston	408,102	391,574	87,068	102,165	52,934	54,487
Kitchener	1,130,137	1,146,140	194,668	210,814	63,874	103,669
London	2,325,890	3,058,760	362,764	316,062	214,427	115,232
Niagara Falls	362,105	265,594	47,823	46,373	23,165	24,814
Oshawa	1,785,433	3,966,622	300,464	122,605	43,324	51,538
Ottawa	11,177,763	11,796,197	615,679	938,053	391,491	368,142
Peterborough	355,629	354,477	90,103	78,664	31,823	34,164
St. Catharines	703,245	723,868	99,920	135,705	45,649	49,231
Sarnia	1,127,531	1,029,737	65,164	74,502	30,263	29,502
Sault Ste. Marie	291,911	309,249	62,986	55,403	28,122	30,981
Sudbury	330,275	367,841	84,934	89,950	46,790	40,256
Thunder Bay	798,251	756,138	92,043	103,480	51,395	69,129
Timmins	328,135	227,427	27,950	78,812	14,831	18,652
Toronto	526,451,838	545,193,767	3,213,958	3,154,256	1,784,889	1,920,084
Windsor	1,720,163	1,192,574	192,433	227,263	87,786	112,689
<b>Total - 20 centres</b>	<b>555,958,160</b>	<b>577,916,351</b>	<b>6,471,276</b>	<b>6,708,209</b>	<b>3,223,258</b>	<b>3,361,648</b>
Manitoba:						
Brandon	200,601	275,180	27,535	31,099	24,481	23,963
Winnipeg	18,569,279	18,969,906	673,895	644,176	320,768	460,077
<b>Total - 2 centres</b>	<b>18,769,880</b>	<b>19,245,086</b>	<b>701,430</b>	<b>675,275</b>	<b>345,249</b>	<b>484,040</b>
Saskatchewan:						
Moose Jaw	134,919	110,819	37,198	35,571	24,029	23,292
Prince Albert	148,139	216,046	26,144	31,006	20,925	20,209
Regina	2,136,462	3,193,038	146,814	154,141	106,200	131,671
Saskatoon	1,624,924	1,488,045	247,372	222,309	142,356	120,734
<b>Total - 4 centres</b>	<b>4,044,444</b>	<b>5,007,948</b>	<b>457,528</b>	<b>443,027</b>	<b>293,510</b>	<b>295,906</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	26,227,049	26,443,229	657,413	720,766	675,201	655,132
Edmonton	24,183,515	19,390,406	1,159,184	1,230,836	511,015	465,521
Lethbridge	463,873	477,556	70,768	67,966	58,724	58,047
Medicine Hat	197,294	181,348	42,265	50,536	33,336	31,805
<b>Total - 4 centres</b>	<b>51,071,731</b>	<b>46,492,539</b>	<b>1,929,630</b>	<b>2,070,104</b>	<b>1,278,276</b>	<b>1,210,505</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,548,219	25,572,530	1,453,687	1,675,565	1,005,867	724,259
Victoria	25,553,838	42,311,526	355,899	441,604	137,161	148,620
<b>Total - 2 centres</b>	<b>55,102,057</b>	<b>68,084,056</b>	<b>1,809,586</b>	<b>2,117,169</b>	<b>1,143,028</b>	<b>872,879</b>
<b>TOTAL - 50 CENTRES</b>	<b>772,253,090</b>	<b>801,012,766</b>	<b>13,984,119</b>	<b>14,819,917</b>	<b>7,407,843</b>	<b>7,485,804</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,935,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189
1983	2,089,006,392	27,535,798	234,335,946	1,445,526,208	259,248,817	122,359,623
1984	2,212,993,642	26,452,633	221,752,651	1,579,029,355	226,265,319	159,493,684
1985	2,377,355,766	28,655,819	221,934,791	1,712,244,832	231,669,425	182,850,899

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

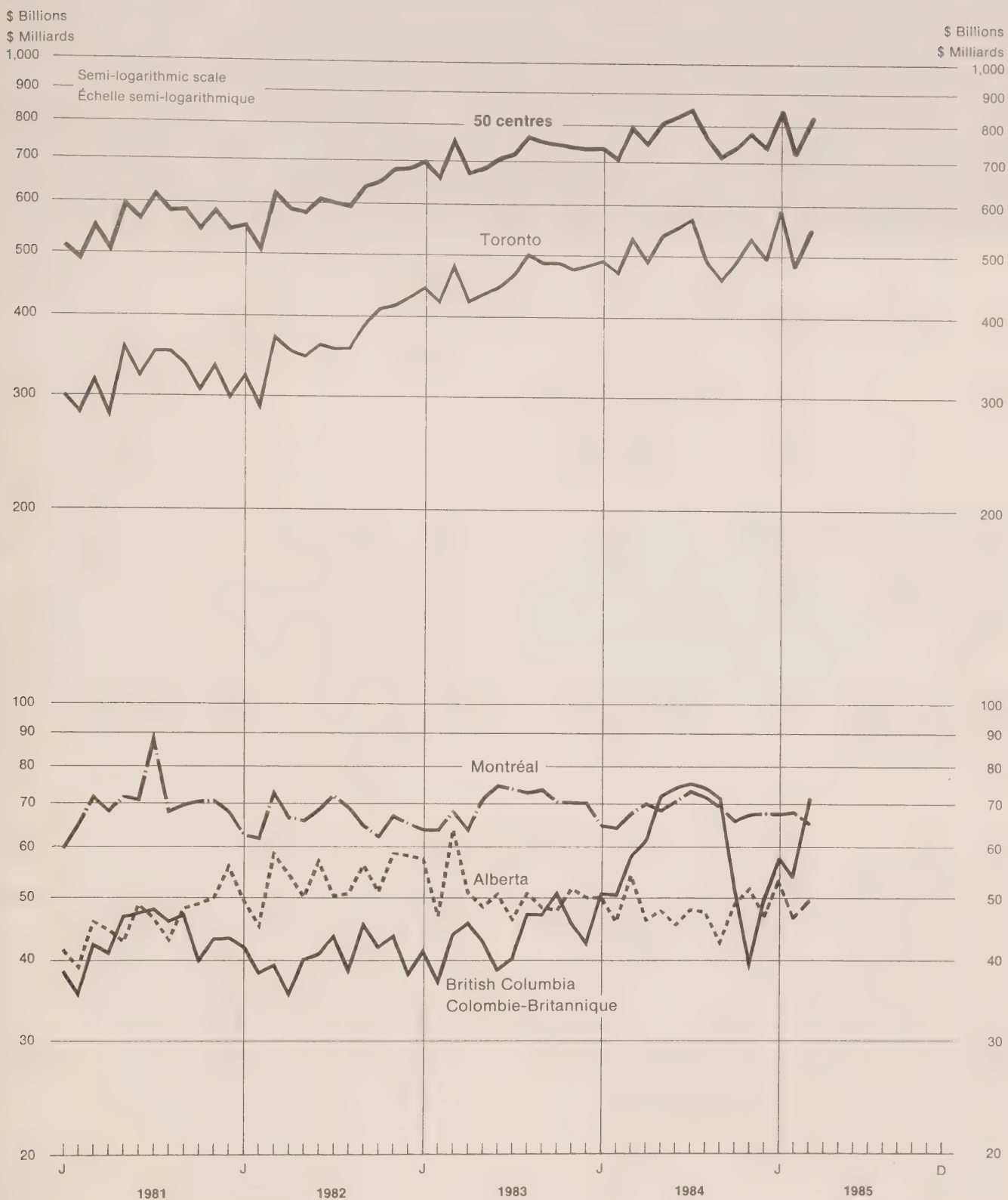
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**









Statistics  
Canada

Statistique  
Canada



Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

### CHEQUES CASHED

APRIL 1985

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### **Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1985  
5-4404-509

### CHÈQUES ENCAISSÉS

AVRIL 1985

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### **Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1985  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April		First four months			
	Avril		Quatre premiers mois			
	1984	1985	1985 1984	1984	1985 1984	
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	3,127,611	2,412,739	0.77	7,882,158	9,999,917	1.27
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	397,236	411,575	1.04	1,551,576	1,554,618	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	22,447	33,974	1.51	85,518	111,056	1.30
Halifax	5,331,374	5,348,327	1.00	21,038,135	21,327,023	1.01
Sydney	592,719	505,403	0.85	1,947,284	1,742,537	0.89
Total - 3 centres	5,946,540	5,887,704	0.99	23,070,937	23,180,616	1.00
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,968,235	1,952,732	0.99	6,538,913	10,007,093	1.53
Moncton	575,199	582,012	1.01	2,538,014	2,200,828	0.87
Saint John	1,856,609	1,490,986	0.80	5,885,119	4,962,115	0.84
Total - 3 centres	4,400,043	4,025,730	0.91	14,962,046	17,170,036	1.15
Québec:						
Chicoutimi	239,913	219,018	0.91	878,585	849,905	0.97
Drummondville	175,700	170,245	0.97	681,138	677,237	0.99
Granby	197,960	185,394	0.94	811,803	779,490	0.96
Montréal	70,148,132	70,294,438	1.00	266,855,906	271,951,094	1.02
Québec	8,299,966	6,850,036	0.83	31,903,687	25,693,934	0.81
St-Hyacinthe	406,959	337,603	0.83	1,592,676	1,328,775	0.83
Shawinigan	547,175	393,583	0.72	2,179,939	1,550,168	0.71
Sherbrooke	576,495	499,009	0.87	2,017,651	1,933,246	0.96
Trois-Rivières	352,030	300,063	0.85	1,591,527	1,171,460	0.74
Valleyfield	146,442	109,947	0.75	570,841	456,583	0.80
Total - 10 centres	81,090,772	79,359,336	0.98	309,083,753	306,391,892	0.99
Ontario:						
Brantford	466,616	406,892	0.87	2,194,269	1,608,177	0.73
Chatham	896,996	920,425	1.03	3,348,276	3,650,647	1.09
Cornwall	445,709	523,700	1.17	1,860,783	2,194,672	1.18
Guelph	514,383	635,703	1.24	2,505,629	2,186,533	0.87
Hamilton	5,218,488	6,087,235	1.17	20,504,468	21,081,271	1.03
Kingston	589,227	596,083	1.01	2,247,771	2,210,728	0.98
Kitchener	1,471,801	1,597,988	1.09	5,678,515	6,032,885	1.06
London	2,732,133	3,640,641	1.33	12,071,705	13,973,013	1.16
Niagara Falls	430,057	370,145	0.86	1,745,141	1,350,941	0.77
Oshawa	2,385,693	2,609,521	1.09	8,509,710	10,874,192	1.28
Ottawa	10,718,288	11,067,578	1.03	43,988,075	47,236,679	1.07
Peterborough	455,177	533,075	1.17	1,866,589	1,885,310	1.01
St. Catharines	910,519	1,067,650	1.17	3,451,015	3,898,639	1.13
Sarnia	1,246,479	1,104,827	0.89	5,043,179	4,786,742	0.95
Sault Ste. Marie	491,235	449,008	0.91	1,659,772	1,583,930	0.95
Sudbury	519,865	554,091	1.07	2,474,233	2,040,878	0.82
Thunder Bay	929,071	934,323	1.01	3,514,283	4,040,398	1.15
Timmins	276,203	294,780	1.07	1,374,991	1,212,323	0.88
Toronto	489,682,922	498,365,835	1.02	1,982,654,782	2,121,256,741	1.07
Windsor	1,952,921	1,997,769	1.02	7,615,517	7,251,938	0.95
Total - 20 centres	522,333,783	533,757,269	1.02	2,114,308,703	2,260,356,637	1.07
Manitoba:						
Brandon	251,241	346,120	1.38	1,047,196	1,424,412	1.36
Winnipeg	17,954,838	21,750,232	1.21	78,090,683	85,549,605	1.10
Total - 2 centres	18,206,079	22,096,352	1.21	79,137,879	86,974,017	1.10
Saskatchewan:						
Moose Jaw	195,954	192,129	0.98	782,000	721,468	0.92
Prince Albert	207,536	245,631	1.18	849,509	1,062,188	1.25
Regina	2,770,374	3,901,321	1.41	10,031,643	14,006,390	1.40
Saskatoon	2,032,425	2,266,620	1.12	8,504,099	7,818,393	0.92
Total - 4 centres	5,206,289	6,605,701	1.27	20,167,251	23,608,439	1.17



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April Avril			First four months Quatre premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,250,720	25,944,524	1.03	105,748,370	108,468,079	1.03
Edmonton	20,163,578	20,086,007	1.00	87,542,579	84,716,214	0.97
Lethbridge	649,350	640,907	0.99	2,331,117	2,379,772	1.02
Medicine Hat	282,649	306,212	1.08	1,096,788	1,202,607	1.10
<b>Total - 4 centres</b>	<b>46,346,297</b>	<b>46,977,650</b>	<b>1.01</b>	<b>196,718,854</b>	<b>196,766,672</b>	<b>1.00</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,867,225	29,655,413	0.99	118,984,613	115,066,449	0.97
Victoria	31,594,393	21,032,192	0.67	101,970,689	118,472,055	1.16
<b>Total - 2 centres</b>	<b>61,461,618</b>	<b>50,687,605</b>	<b>0.82</b>	<b>220,955,302</b>	<b>233,538,504</b>	<b>1.06</b>
<b>TOTAL - 50 CENTRES</b>	<b>748,516,268</b>	<b>752,221,661</b>	<b>1.00</b>	<b>2,987,838,459</b>	<b>3,159,541,348</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April Avril			First four months Quatre premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	1,037,377	962,254	0.93	2,735,536	2,828,708	1.03
Calgary	879,084	821,005	0.93	2,135,462	2,270,924	1.06
Regina	251,161	483,338	1.92	688,391	992,970	1.44
Winnipeg	508,848	627,930	1.23	1,374,200	1,634,602	1.19
Toronto	2,324,029	2,681,815	1.15	6,484,684	7,319,507	1.13
Ottawa	5,362,931	8,376,357	1.56	20,450,407	25,568,679	1.25
Montréal	1,983,238	2,275,592	1.15	5,976,963	7,195,360	1.20
Saint John	15,804	19,437	1.23	118,195	27,015	0.23
Halifax	886,063	913,481	1.03	2,546,301	2,889,890	1.13
<b>CANADA</b>	<b>13,248,535</b>	<b>17,161,209</b>	<b>1.30</b>	<b>42,510,139</b>	<b>50,727,655</b>	<b>1.19</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,982,639	2,247,019	88,633	93,018	56,339	72,702
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	348,678	352,214	28,523	38,754	20,035	20,607
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,604	23,202	5,261	6,015	3,582	4,757
Halifax	5,046,650	5,005,708	152,047	195,796	132,677	146,823
Sydney	558,869	463,439	18,341	25,917	15,509	16,047
<b>Total - 3 centres</b>	<b>5,619,123</b>	<b>5,492,349</b>	<b>175,649</b>	<b>227,728</b>	<b>151,768</b>	<b>167,627</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,890,186	1,863,477	43,667	51,854	34,382	37,401
Moncton	500,696	490,763	37,409	50,182	37,094	41,067
Saint John	1,740,944	1,378,256	75,853	71,304	39,812	41,426
<b>Total - 3 centres</b>	<b>4,131,826</b>	<b>3,732,496</b>	<b>156,929</b>	<b>173,340</b>	<b>111,288</b>	<b>119,894</b>
Québec:						
Chicoutimi	202,980	174,732	26,315	32,678	10,618	11,608
Drummondville	150,546	143,321	19,308	22,084	5,846	4,840
Granby	177,189	161,803	13,047	17,213	7,724	6,378
Montréal	67,640,188	67,060,567	1,848,073	2,438,591	659,871	795,280
Québec	8,079,440	6,412,016	170,288	305,628	50,238	132,392
St-Hyacinthe	373,170	305,108	26,682	24,916	7,107	7,579
Shawinigan	529,579	373,099	12,450	12,058	5,146	8,426
Sherbrooke	522,022	433,571	36,669	43,960	17,804	21,478
Trois-Rivières	319,648	259,297	23,188	29,531	9,194	11,235
Valleyfield	127,825	89,060	12,332	14,443	6,285	6,444
<b>Total - 10 centres</b>	<b>78,122,587</b>	<b>75,412,574</b>	<b>2,188,352</b>	<b>2,941,102</b>	<b>779,833</b>	<b>1,005,660</b>
Ontario:						
Brantford	369,954	291,001	63,760	85,575	32,902	30,316
Chatham	830,092	848,279	43,241	41,918	23,663	30,228
Cornwall	394,176	460,669	36,874	47,982	14,659	15,049
Guelph	410,502	519,021	72,163	88,993	31,718	27,689
Hamilton	4,337,282	5,130,537	675,030	719,340	206,176	237,358
Kingston	441,512	429,303	97,330	110,617	50,385	56,163
Kitchener	1,183,329	1,293,296	225,861	231,455	62,611	73,237
London	2,243,782	3,199,608	309,631	308,995	178,720	132,038
Niagara Falls	357,826	293,794	49,152	49,083	23,079	27,268
Oshawa	1,698,463	2,434,543	636,456	136,221	50,774	38,757
Ottawa	9,750,306	9,805,540	630,296	885,013	337,686	377,025
Peterborough	337,953	408,315	83,441	93,242	33,783	31,518
St. Catharines	760,844	769,164	104,531	238,253	45,144	60,233
Sarnia	1,146,374	992,282	70,233	81,075	29,872	31,470
Sault Ste. Marie	409,802	357,502	53,723	55,575	27,710	35,931
Sudbury	395,890	418,898	82,339	94,787	41,636	40,406
Thunder Bay	780,060	766,688	97,883	109,495	51,128	58,140
Timmins	224,485	196,016	27,935	83,210	23,783	15,554
Toronto	484,480,669	492,833,499	3,410,959	3,544,972	1,791,294	1,987,364
Windsor	1,678,312	1,650,311	186,588	232,745	88,021	114,713
<b>Total - 20 centres</b>	<b>512,231,613</b>	<b>523,098,266</b>	<b>6,957,426</b>	<b>7,238,546</b>	<b>3,144,744</b>	<b>3,420,457</b>
Manitoba:						
Brandon	200,228	280,485	27,815	36,837	23,198	28,798
Winnipeg	17,035,185	20,636,761	595,055	724,648	324,598	388,823
<b>Total - 2 centres</b>	<b>17,235,413</b>	<b>20,917,246</b>	<b>622,870</b>	<b>761,485</b>	<b>347,796</b>	<b>417,621</b>
Saskatchewan:						
Moose Jaw	131,258	119,354	37,662	45,269	27,034	27,506
Prince Albert	159,280	190,226	25,707	32,131	22,549	23,274
Regina	2,511,740	3,534,849	144,813	225,045	113,821	141,427
Saskatoon	1,546,128	1,618,492	356,779	512,834	129,518	135,294
<b>Total - 4 centres</b>	<b>4,348,406</b>	<b>5,462,921</b>	<b>564,961</b>	<b>815,279</b>	<b>292,922</b>	<b>327,501</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,899,341	24,575,044	653,776	723,326	697,603	646,154
Edmonton	18,702,602	18,504,045	1,002,861	1,119,153	458,115	462,809
Lethbridge	515,506	502,111	73,797	75,306	60,047	63,490
Medicine Hat	191,977	204,885	55,249	64,531	35,423	36,796
<b>Total - 4 centres</b>	<b>43,309,426</b>	<b>43,786,085</b>	<b>1,785,683</b>	<b>1,982,316</b>	<b>1,251,188</b>	<b>1,209,249</b>
British Columbia - Colombie-Britannique:						
Vancouver	27,607,371	27,347,060	1,510,650	1,557,157	749,204	751,196
Victoria	31,073,295	20,569,343	380,716	312,669	140,382	150,180
<b>Total - 2 centres</b>	<b>58,680,666</b>	<b>47,916,403</b>	<b>1,891,366</b>	<b>1,869,826</b>	<b>889,586</b>	<b>901,376</b>
<b>TOTAL - 50 CENTRES</b>	<b>727,010,377</b>	<b>728,417,573</b>	<b>14,460,392</b>	<b>16,141,394</b>	<b>7,045,499</b>	<b>7,662,694</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,863	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114
1983	2,752,464,239	36,281,068	308,417,589	1,900,742,479	338,945,252	168,077,851
1984	2,951,935,988	37,343,426	300,777,244	2,096,836,032	296,023,984	220,955,302
1985	3,120,165,390	38,489,883	299,578,274	2,241,209,601	307,349,128	233,538,504

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

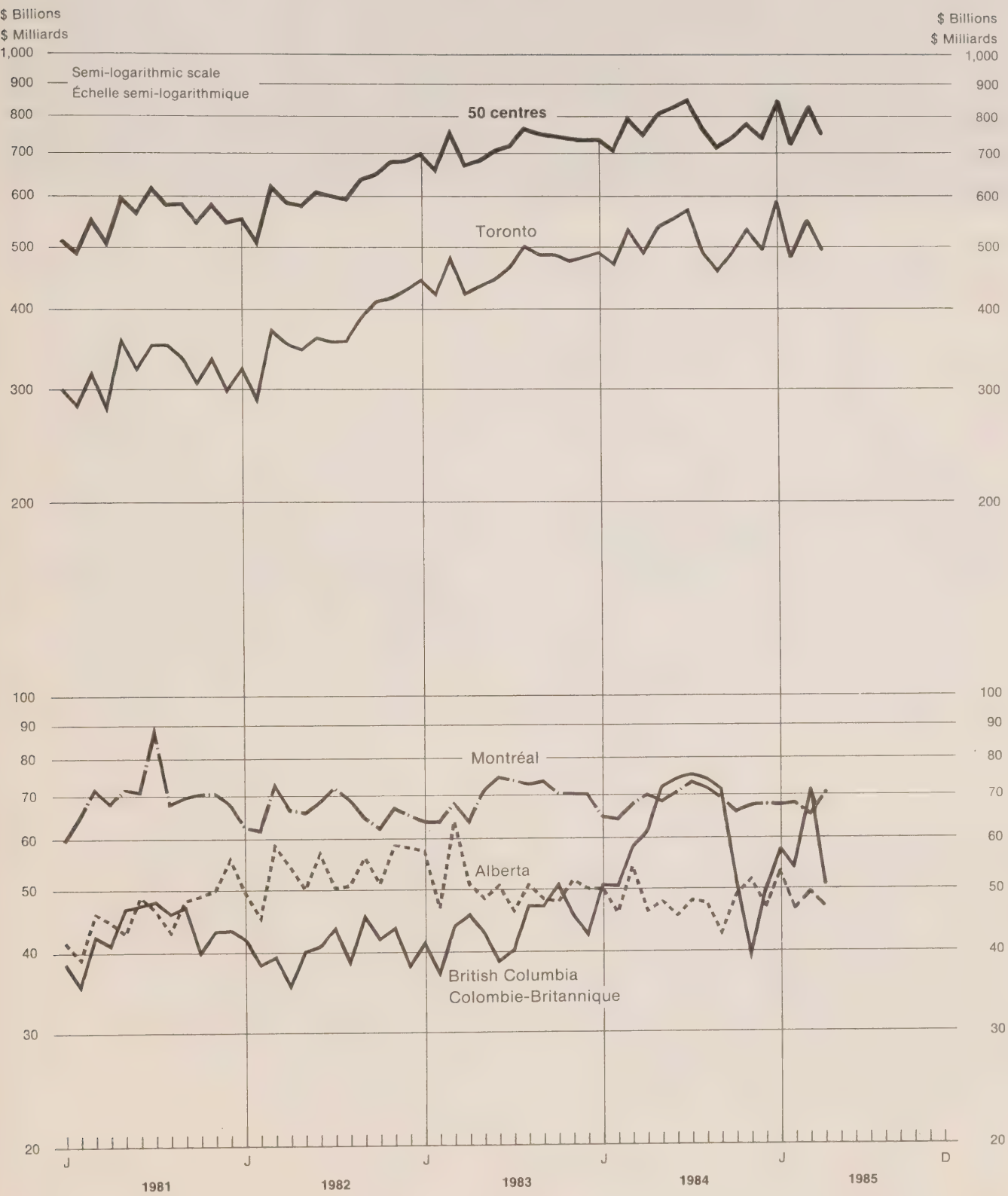
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year

#### CHEQUES CASHED

MAY 1985

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1985  
5-4404-509

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

#### CHEQUES ENCAISSÉS

MAI 1985

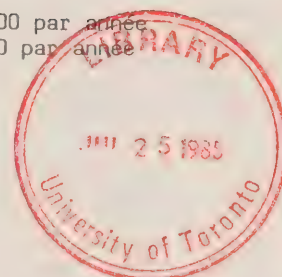
#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1985  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai		First five months Cinq premiers mois			
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,546,424	2,817,549	1.82	9,428,582	12,817,466	1.36
Prince Edward Island - Île-du-Prince-Edouard:						
Charlottetown	410,514	402,400	0.98	1,962,090	1,957,018	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,224	29,738	1.09	112,742	140,794	1.25
Halifax	5,629,794	5,250,164	0.93	26,667,929	26,577,187	1.00
Sydney	621,994	279,688	0.45	2,569,278	2,022,225	0.79
<b>Total - 3 centres</b>	<b>6,279,012</b>	<b>5,559,590</b>	<b>0.89</b>	<b>29,349,949</b>	<b>28,740,206</b>	<b>0.98</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,229,881	2,011,938	0.90	8,768,794	12,019,031	1.37
Moncton	676,009	687,435	1.02	3,214,023	2,888,263	0.90
Saint John	1,676,629	1,329,512	0.79	7,561,748	6,291,627	0.83
<b>Total - 3 centres</b>	<b>4,582,519</b>	<b>4,028,885</b>	<b>0.88</b>	<b>19,544,565</b>	<b>21,198,921</b>	<b>1.08</b>
Québec:						
Chicoutimi	258,811	237,003	0.92	1,137,396	1,086,908	0.96
Drummondville	189,619	191,089	1.01	870,757	868,326	1.00
Granby	217,195	189,918	0.87	1,028,998	969,408	0.94
Montréal	68,392,194	65,705,072	0.96	335,248,100	337,656,166	1.01
Québec	7,860,477	7,730,224	0.98	39,764,164	33,424,158	0.84
St-Hyacinthe	442,088	365,720	0.83	2,034,764	1,694,495	0.83
Shawinigan	542,459	391,932	0.72	2,722,398	1,942,100	0.71
Sherbrooke	601,435	525,064	0.87	2,619,086	2,458,310	0.94
Trois-Rivières	429,963	326,429	0.76	2,021,490	1,497,889	0.74
Valleyfield	154,019	130,716	0.85	724,860	587,299	0.81
<b>Total - 10 centres</b>	<b>79,080,260</b>	<b>75,793,167</b>	<b>0.96</b>	<b>388,172,013</b>	<b>382,185,059</b>	<b>0.98</b>
Ontario:						
Brantford	573,449	408,960	0.71	2,767,718	2,017,137	0.73
Chatham	894,144	968,032	1.08	4,242,420	4,618,679	1.09
Cornwall	466,377	495,814	1.06	2,327,160	2,690,486	1.16
Guelph	703,205	594,778	0.85	3,208,834	2,781,311	0.87
Hamilton	5,427,673	6,781,017	1.25	25,932,141	27,862,288	1.07
Kingston	613,564	653,929	1.07	2,861,335	2,864,657	1.00
Kitchener	1,513,593	2,034,168	1.34	7,192,108	8,067,053	1.12
London	3,604,026	3,821,584	1.06	15,675,731	17,794,597	1.14
Niagara Falls	477,084	384,059	0.81	2,222,225	1,735,000	0.78
Oshawa	2,123,977	2,389,192	1.12	10,633,687	13,263,384	1.25
Ottawa	9,435,379	12,270,235	1.30	53,423,454	59,506,914	1.11
Peterborough	568,512	656,095	1.15	2,435,101	2,541,405	1.04
St. Catharines	1,007,529	1,081,236	1.07	4,458,544	4,979,875	1.12
Sarnia	1,465,813	1,915,444	1.31	6,508,992	6,702,186	1.03
Sault Ste. Marie	588,716	455,152	0.77	2,248,488	2,039,082	0.91
Sudbury	590,141	660,936	1.12	3,064,374	2,701,814	0.88
Thunder Bay	1,118,218	974,713	0.87	4,632,501	5,015,111	1.08
Timmins	272,242	392,043	1.44	1,647,233	1,604,366	0.97
Toronto	537,391,632	548,986,055	1.02	2,520,046,414	2,670,242,796	1.06
Windsor	2,039,376	2,196,609	1.08	9,654,893	9,448,547	0.98
<b>Total - 20 centres</b>	<b>570,874,650</b>	<b>588,120,051</b>	<b>1.03</b>	<b>2,685,183,353</b>	<b>2,848,476,688</b>	<b>1.06</b>
Manitoba:						
Brandon	319,833	399,518	1.25	1,367,029	1,823,930	1.33
Winnipeg	19,158,804	25,917,185	1.35	97,249,487	111,466,790	1.15
<b>Total - 2 centres</b>	<b>19,478,637</b>	<b>26,316,703</b>	<b>1.35</b>	<b>98,616,516</b>	<b>113,290,720</b>	<b>1.15</b>
Saskatchewan:						
Moose Jaw	195,387	213,192	1.09	977,387	934,660	0.96
Prince Albert	227,859	258,824	1.14	1,077,368	1,321,012	1.23
Regina	2,534,962	4,080,179	1.61	12,566,605	18,086,569	1.44
Saskatoon	1,750,353	2,300,812	1.31	10,254,452	10,119,205	0.99
<b>Total - 4 centres</b>	<b>4,708,561</b>	<b>6,853,007</b>	<b>1.46</b>	<b>24,875,812</b>	<b>30,461,446</b>	<b>1.22</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May			First five months		
	Mai			Cinq premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,725,553	28,223,274	1.10	131,473,923	136,691,353	1.04
Edmonton	21,200,524	20,635,082	0.97	108,743,103	105,351,296	0.97
Lethbridge	705,846	679,834	0.96	3,036,963	3,059,606	1.01
Medicine Hat	293,175	338,141	1.15	1,389,963	1,540,748	1.11
<b>Total - 4 centres</b>	<b>47,925,098</b>	<b>49,876,331</b>	<b>1.04</b>	<b>244,643,952</b>	<b>246,643,003</b>	<b>1.01</b>
British Columbia - Colombie-Britannique:						
Vancouver	31,860,022	31,464,778	0.99	150,844,635	146,531,227	0.97
Victoria	40,092,959	24,311,353	0.61	142,063,648	142,783,408	1.01
<b>Total - 2 centres</b>	<b>71,952,981</b>	<b>55,776,131</b>	<b>0.78</b>	<b>292,908,283</b>	<b>289,314,635</b>	<b>0.99</b>
<b>TOTAL - 50 CENTRES</b>	<b>806,846,656</b>	<b>815,543,814</b>	<b>1.01</b>	<b>3,794,685,115</b>	<b>3,975,085,162</b>	<b>1.05</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May			First five months		
	Mai			Cinq premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	1,004,160	965,859	0.96	3,739,696	3,794,567	1.01
Calgary	813,414	828,242	1.02	2,948,876	3,099,166	1.05
Regina	236,685	269,475	1.14	925,076	1,262,445	1.36
Winnipeg	486,079	521,813	1.07	1,860,279	2,156,415	1.16
Toronto	2,522,219	2,858,811	1.13	9,006,903	10,178,318	1.13
Ottawa	4,650,588	6,920,802	1.49	25,100,995	32,489,481	1.29
Montréal	1,773,617	2,176,948	1.23	7,750,580	9,372,308	1.21
Saint John	14,423	12,526	0.87	132,618	39,541	0.30
Halifax	836,743	843,646	1.01	3,383,044	3,733,536	1.10
<b>CANADA</b>	<b>12,337,928</b>	<b>15,398,122</b>	<b>1.25</b>	<b>54,848,067</b>	<b>66,125,777</b>	<b>1.21</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,381,721	2,613,105	94,416	111,231	70,287	93,213
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	349,688	342,983	36,583	33,456	24,243	25,961
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,040	18,197	6,338	7,300	3,846	4,241
Halifax	5,284,953	4,844,892	179,173	235,794	165,668	169,478
Sydney	579,043	233,070	23,921	28,205	19,030	18,413
Total - 3 centres	5,881,036	5,096,159	209,432	271,299	188,544	192,132
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,124,255	1,914,369	50,374	56,978	55,252	40,591
Moncton	580,267	582,303	50,936	57,224	44,806	47,908
Saint John	1,557,525	1,198,319	73,909	83,545	45,195	47,648
Total - 3 centres	4,262,047	3,694,991	175,219	197,747	145,253	136,147
Québec:						
Chicoutimi	212,181	191,994	32,768	33,571	13,862	11,438
Drummondville	162,054	159,869	21,587	25,255	5,978	5,965
Granby	191,318	163,378	17,562	19,745	8,315	6,795
Montréal	65,618,219	62,492,626	2,041,092	2,437,828	732,883	774,618
Québec	7,604,097	7,243,355	196,820	330,578	59,560	156,291
St-Hyacinthe	402,484	328,324	31,242	29,478	8,362	7,918
Shawinigan	523,552	369,209	12,466	14,098	6,441	8,625
Sherbrooke	537,604	444,756	43,629	54,202	20,202	26,106
Trois-Rivières	376,807	279,115	41,428	33,929	11,728	13,385
Valleyfield	131,540	106,459	15,998	16,941	6,481	7,316
Total - 10 centres	75,759,856	71,779,085	2,454,592	2,995,625	873,812	1,018,457
Ontario:						
Brantford	466,383	280,265	72,841	95,223	34,225	33,472
Chatham	810,606	880,501	51,777	54,489	31,761	33,042
Cornwall	398,284	423,418	50,341	52,977	17,752	19,419
Guelph	579,953	465,224	85,821	103,595	37,431	25,959
Hamilton	4,740,063	5,702,520	482,394	847,996	205,216	230,501
Kingston	428,458	463,570	122,428	125,515	62,678	64,844
Kitchener	1,227,704	1,672,575	213,394	234,903	72,495	126,690
London	3,107,154	3,349,573	358,729	336,932	138,143	135,079
Niagara Falls	394,992	295,521	56,726	57,664	25,366	30,874
Oshawa	1,566,340	2,147,017	505,026	178,314	52,611	63,861
Ottawa	8,234,956	10,816,317	729,299	991,250	471,124	462,668
Peterborough	406,443	499,922	123,292	113,534	38,777	42,639
St. Catharines	825,342	812,497	128,940	204,040	53,247	64,699
Sarnia	1,355,182	1,780,499	75,502	98,505	35,129	36,440
Sault Ste. Marie	485,522	355,589	59,938	63,164	43,256	36,399
Sudbury	445,019	502,017	99,382	113,087	45,740	45,832
Thunder Bay	933,492	802,894	120,847	112,401	63,879	59,418
Timmins	215,415	283,103	36,711	89,927	20,116	19,013
Toronto	530,545,079	543,021,677	4,619,673	3,738,174	2,226,880	2,226,204
Windsor	1,699,635	1,780,237	234,890	287,053	104,851	129,319
Total - 20 centres	558,866,022	576,334,936	8,227,951	7,898,743	3,780,677	3,886,372
Manitoba:						
Brandon	253,413	327,838	37,691	41,804	28,729	29,876
Winnipeg	18,086,117	24,143,877	689,378	1,122,393	383,309	650,915
Total - 2 centres	18,339,530	24,471,715	727,069	1,164,197	412,038	680,791
Saskatchewan:						
Moose Jaw	125,240	134,200	39,017	47,498	31,130	31,494
Prince Albert	172,080	194,563	30,053	36,778	25,726	27,483
Regina	2,208,308	3,679,105	198,688	247,316	127,966	153,758
Saskatoon	1,304,986	1,571,578	293,310	581,548	152,057	147,686
Total - 4 centres	3,810,614	5,579,446	561,068	913,140	336,879	360,421

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Epargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	24,208,528	26,652,376	660,593	830,874	856,432	740,024
Edmonton	19,590,623	18,672,591	1,057,250	1,441,432	552,651	521,059
Lethbridge	563,950	536,211	74,139	76,313	67,757	67,310
Medicine Hat	187,335	230,539	63,618	66,674	42,222	40,928
<b>Total - 4 centres</b>	<b>44,550,436</b>	<b>46,091,717</b>	<b>1,855,600</b>	<b>2,415,293</b>	<b>1,519,062</b>	<b>1,369,321</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,463,680	28,677,900	1,579,730	1,925,407	816,612	861,471
Victoria	39,368,540	23,747,325	555,839	345,906	168,580	218,122
<b>Total - 2 centres</b>	<b>68,832,220</b>	<b>52,425,225</b>	<b>2,135,569</b>	<b>2,271,313</b>	<b>985,192</b>	<b>1,079,593</b>
<b>TOTAL - 50 CENTRES</b>	<b>782,033,170</b>	<b>788,429,362</b>	<b>16,477,499</b>	<b>18,272,044</b>	<b>8,335,987</b>	<b>8,842,408</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367(2)	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227	19,100,745	250,373,962	481,658,092	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1982	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1983	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1984	3,427,411,405	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312
1985	3,748,571,815	46,872,282	377,631,350	2,663,023,620	368,136,280	292,908,283
	3,926,482,105	48,574,543	373,538,634	2,824,659,124	390,395,169	289,314,635

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

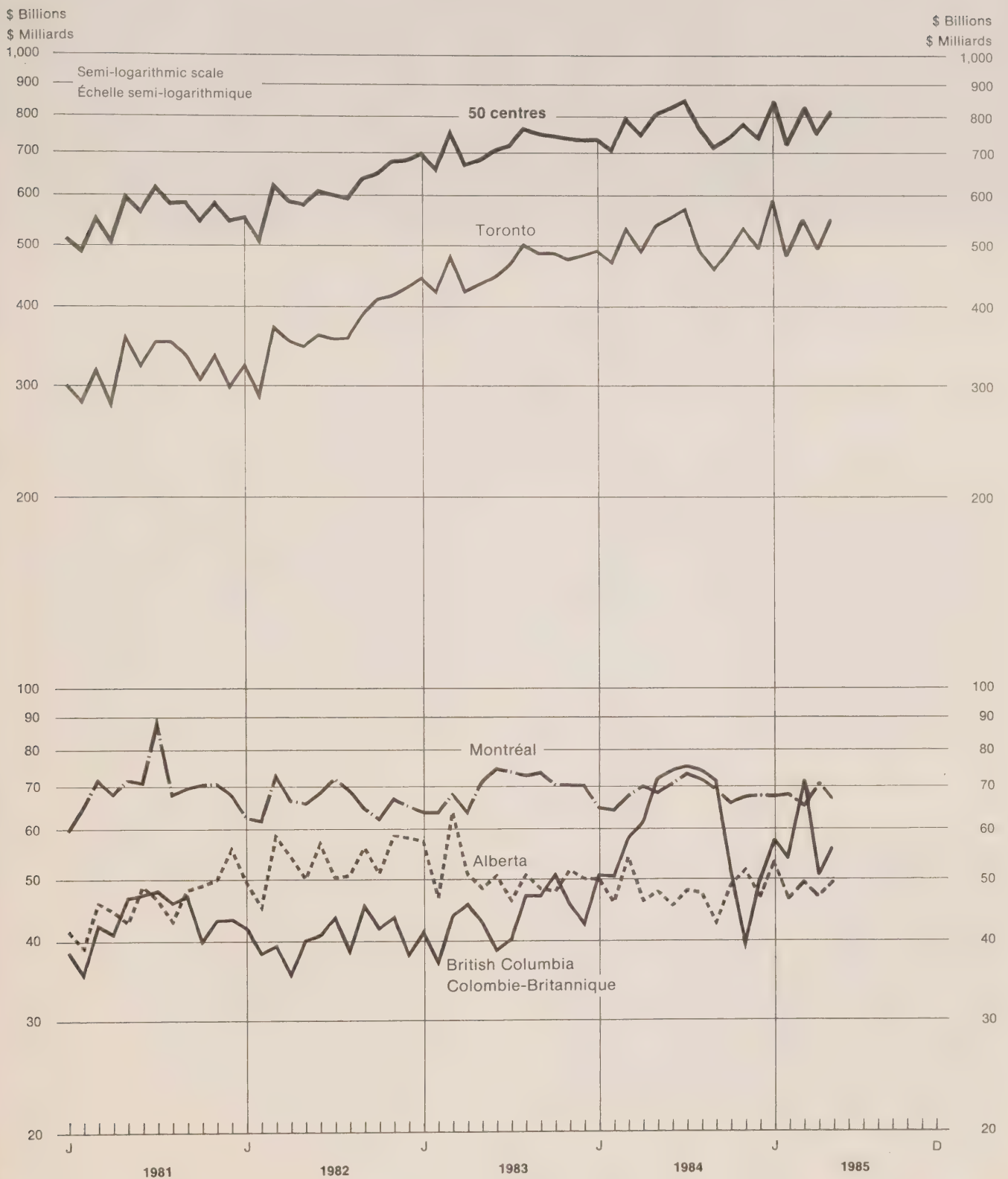
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

CHEQUES CASHED

JUNE 1985

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

August 1985  
5-4404-509

CHÈQUES ENCAISSÉS

JUIN 1985

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Août 1985  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June Juin			First six months Six premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,799,638	3,727,554	2.07	11,228,220	16,545,020	1.47
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	510,150	407,791	0.80	2,472,240	2,364,809	0.96
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	26,541	30,160	1.14	139,283	170,954	1.23
Halifax	5,436,109	5,157,856	0.95	32,104,038	31,735,043	0.99
Sydney	576,657	213,814	0.37	3,145,935	2,236,039	0.71
<b>Total - 3 centres</b>	<b>6,039,307</b>	<b>5,401,830</b>	<b>0.89</b>	<b>35,389,256</b>	<b>34,142,036</b>	<b>0.96</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,696,761	1,662,818	0.98	10,465,555	13,681,849	1.31
Moncton	719,570	585,535	0.81	3,933,593	3,473,798	0.88
Saint John	1,673,537	1,026,022	0.61	9,235,285	7,317,649	0.79
<b>Total - 3 centres</b>	<b>4,089,868</b>	<b>3,274,375</b>	<b>0.80</b>	<b>23,634,433</b>	<b>24,473,296</b>	<b>1.04</b>
Québec:						
Chicoutimi	258,300	244,760	0.95	1,395,696	1,331,668	0.95
Drummondville	189,461	181,223	0.96	1,060,218	1,049,549	0.99
Granby	198,439	213,760	1.08	1,227,437	1,183,168	0.96
Montréal	70,730,826	65,844,071	0.93	405,978,926	403,500,237	0.99
Québec	6,880,193	8,632,994	1.25	46,644,357	42,057,152	0.90
St-Hyacinthe	447,201	374,082	0.84	2,481,965	2,068,577	0.83
Shawinigan	544,548	388,449	0.71	3,266,946	2,330,549	0.71
Sherbrooke	625,353	506,849	0.81	3,244,439	2,965,159	0.91
Trois-Rivières	420,225	308,213	0.73	2,441,715	1,806,102	0.74
Valleyfield	126,676	117,165	0.92	851,536	704,464	0.83
<b>Total - 10 centres</b>	<b>80,421,222</b>	<b>76,811,566</b>	<b>0.96</b>	<b>468,593,235</b>	<b>458,996,625</b>	<b>0.98</b>
Ontario:						
Brantford	548,638	407,329	0.74	3,316,356	2,424,466	0.73
Chatham	816,961	695,719	0.85	5,059,381	5,314,398	1.05
Cornwall	458,921	415,529	0.91	2,786,081	3,106,015	1.11
Guelph	714,934	467,418	0.65	3,923,768	3,248,729	0.83
Hamilton	5,110,944	6,098,993	1.19	31,043,085	33,961,281	1.09
Kingston	657,197	684,574	1.04	3,518,532	3,549,231	1.01
Kitchener	1,591,001	1,922,454	1.21	8,783,109	9,989,507	1.14
London	3,135,420	3,963,885	1.26	18,811,151	21,758,482	1.16
Niagara Falls	455,201	410,454	0.90	2,677,426	2,145,454	0.80
Oshawa	2,065,957	2,554,038	1.24	12,699,644	15,817,422	1.25
Ottawa	10,046,585	12,307,691	1.23	63,470,039	71,814,605	1.13
Peterborough	614,752	623,351	1.01	3,049,853	3,164,756	1.04
St. Catharines	1,051,039	1,088,199	1.04	5,509,583	6,068,074	1.10
Sarnia	1,599,815	850,907	0.53	8,108,807	7,553,093	0.93
Sault Ste. Marie	558,545	513,521	0.92	2,807,033	2,552,603	0.91
Sudbury	506,510	602,642	1.19	3,570,884	3,304,456	0.93
Thunder Bay	937,438	1,019,354	1.09	5,569,939	6,034,465	1.08
Timmins	267,454	288,716	1.08	1,914,687	1,893,082	0.99
Toronto	553,633,940	488,006,665	0.88	3,073,680,354	3,158,249,461	1.03
Windsor	2,023,906	2,013,463	0.99	11,678,799	11,462,010	0.98
<b>Total - 20 centres</b>	<b>586,795,158</b>	<b>524,934,902</b>	<b>0.89</b>	<b>3,271,978,511</b>	<b>3,373,411,590</b>	<b>1.03</b>
Manitoba:						
Brandon	293,856	375,726	1.28	1,660,885	2,199,656	1.32
Winnipeg	20,983,998	28,000,747	1.33	118,233,485	139,467,537	1.18
<b>Total - 2 centres</b>	<b>21,277,854</b>	<b>28,376,473</b>	<b>1.33</b>	<b>119,894,370</b>	<b>141,667,193</b>	<b>1.18</b>
Saskatchewan:						
Moose Jaw	212,572	202,888	0.95	1,189,959	1,137,548	0.96
Prince Albert	246,249	284,046	1.15	1,323,617	1,605,058	1.21
Regina	2,853,158	4,397,152	1.54	15,419,763	22,483,721	1.46
Saskatoon	2,000,764	2,283,576	1.14	12,255,216	12,402,781	1.01
<b>Total - 4 centres</b>	<b>5,312,743</b>	<b>7,167,662</b>	<b>1.35</b>	<b>30,188,555</b>	<b>37,629,108</b>	<b>1.25</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June Juin			First six months Six premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	24,471,393	27,595,228	1.13	155,945,316	164,286,581	1.05
Edmonton	20,039,197	19,290,924	0.96	128,782,300	124,642,220	0.97
Lethbridge	706,523	647,889	0.92	3,743,486	3,707,495	0.99
Medicine Hat	322,135	338,162	1.05	1,712,098	1,878,910	1.10
<b>Total - 4 centres</b>	<b>45,539,248</b>	<b>47,872,203</b>	<b>1.05</b>	<b>290,183,200</b>	<b>294,515,206</b>	<b>1.01</b>
British Columbia - Colombie-Britannique:						
Vancouver	40,716,860	33,057,506	0.81	191,561,495	179,588,733	0.94
Victoria	33,583,149	27,351,859	0.81	175,646,797	170,135,267	0.97
<b>Total - 2 centres</b>	<b>74,300,009</b>	<b>60,409,365</b>	<b>0.81</b>	<b>367,208,292</b>	<b>349,724,000</b>	<b>0.95</b>
<b>TOTAL - 50 CENTRES</b>	<b>826,085,197</b>	<b>758,383,721</b>	<b>0.92</b>	<b>4,620,770,312</b>	<b>4,733,468,883</b>	<b>1.02</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June Juin			First six months Six premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	837,460	787,898	0.94	4,577,156	4,582,465	1.00
Calgary	675,239	741,465	1.10	3,624,115	3,840,631	1.06
Regina	229,669	234,738	1.02	1,154,745	1,497,183	1.30
Winnipeg	451,893	447,442	0.99	2,312,172	2,603,857	1.13
Toronto	2,254,967	2,378,255	1.05	11,261,870	12,556,573	1.11
Ottawa	4,410,153	5,715,405	1.30	29,511,148	38,204,886	1.29
Montréal	1,612,870	1,697,181	1.05	9,363,450	11,069,489	1.18
Saint John	16,486	1,328	0.08	149,104	40,869	0.27
Halifax	693,761	674,518	0.97	4,076,805	4,408,054	1.08
<b>CANADA</b>	<b>11,182,498</b>	<b>12,678,230</b>	<b>1.13</b>	<b>66,030,565</b>	<b>78,804,007</b>	<b>1.19</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,609,483	3,546,114	129,879	89,104	60,276	92,336
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	456,785	353,597	31,065	31,440	22,300	22,754
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,368	19,640	6,531	6,633	3,642	3,887
Halifax	5,102,018	4,792,969	177,836	206,213	156,255	158,674
Sydney	536,048	170,543	22,361	26,172	18,248	17,099
<b>Total - 3 centres</b>	<b>5,654,434</b>	<b>4,983,152</b>	<b>206,728</b>	<b>239,018</b>	<b>178,145</b>	<b>179,660</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,592,028	1,567,633	49,877	56,293	54,856	38,892
Moncton	619,266	492,509	56,268	50,161	44,036	42,865
Saint John	1,554,846	909,826	74,084	75,867	44,607	40,329
<b>Total - 3 centres</b>	<b>3,766,140</b>	<b>2,969,968</b>	<b>180,229</b>	<b>182,321</b>	<b>143,499</b>	<b>122,086</b>
Québec:						
Chicoutimi	211,649	195,786	33,955	37,853	12,696	11,121
Drummondville	161,269	158,815	20,857	18,774	7,335	3,634
Granby	170,793	184,686	19,657	21,373	7,989	7,701
Montréal	67,619,436	62,704,700	2,393,470	2,354,311	717,920	785,060
Québec	6,605,271	8,135,485	214,232	343,074	60,690	154,435
St-Hyacinthe	405,108	338,808	34,595	27,560	7,498	7,714
Shawinigan	527,476	366,988	11,302	13,074	5,770	8,387
Sherbrooke	548,725	433,229	56,182	51,209	20,446	22,411
Trois-Rivières	373,745	262,630	34,541	33,529	11,939	12,054
Valleyfield	101,732	95,261	17,339	15,422	7,605	6,482
<b>Total - 10 centres</b>	<b>76,725,204</b>	<b>72,876,388</b>	<b>2,836,130</b>	<b>2,916,179</b>	<b>859,888</b>	<b>1,018,999</b>
Ontario:						
Brantford	440,547	275,683	78,342	100,168	29,749	31,478
Chatham	631,886	623,739	111,154	44,426	73,921	27,554
Cornwall	391,444	356,225	51,542	43,173	15,935	16,131
Guelph	596,496	357,395	79,906	86,279	38,532	23,744
Hamilton	4,450,268	5,138,019	465,120	719,534	195,556	241,440
Kingston	489,803	513,310	108,169	109,465	59,225	61,799
Kitchener	1,285,183	1,586,402	235,234	228,140	70,584	107,912
London	2,728,217	3,115,974	282,383	425,553	124,880	422,358
Niagara Falls	380,026	315,378	52,372	51,713	22,803	43,363
Oshawa	1,788,385	2,321,362	227,714	174,435	49,858	58,241
Ottawa	8,905,497	11,025,018	747,941	881,718	393,147	400,955
Peterborough	388,187	455,331	188,053	128,997	38,512	39,023
St. Catharines	885,352	792,858	112,301	241,127	53,386	54,214
Sarnia	1,479,038	715,813	84,456	102,771	36,321	32,323
Sault Ste. Marie	460,637	420,349	54,807	58,217	43,101	34,955
Sudbury	340,084	459,826	121,167	99,190	45,259	43,626
Thunder Bay	756,194	795,581	119,156	154,314	62,088	69,459
Timmins	214,933	218,126	35,542	51,427	16,979	19,163
Toronto	547,781,240	482,333,803	3,868,761	3,652,258	1,983,939	2,020,604
Windsor	1,682,469	1,665,748	243,037	239,505	98,400	108,210
<b>Total - 20 centres</b>	<b>576,075,886</b>	<b>513,485,940</b>	<b>7,267,157</b>	<b>7,592,410</b>	<b>3,452,115</b>	<b>3,856,552</b>
Manitoba:						
Brandon	232,393	310,105	34,381	38,414	27,082	27,207
Winnipeg	19,891,303	26,050,748	685,779	1,263,716	406,916	686,283
<b>Total - 2 centres</b>	<b>20,123,696</b>	<b>26,360,853</b>	<b>720,160</b>	<b>1,302,130</b>	<b>433,998</b>	<b>713,490</b>
Saskatchewan:						
Moose Jaw	143,811	138,645	42,095	37,474	26,666	26,769
Prince Albert	184,370	225,941	38,104	33,850	23,775	24,255
Regina	2,576,175	3,968,493	154,900	253,435	122,083	175,224
Saskatoon	1,549,202	1,631,404	326,855	510,520	124,707	141,652
<b>Total - 4 centres</b>	<b>4,453,558</b>	<b>5,964,483</b>	<b>561,954</b>	<b>835,279</b>	<b>297,231</b>	<b>367,900</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,175,754	25,941,561	638,972	753,737	656,667	899,930
Edmonton	18,305,865	17,345,785	1,255,544	1,468,803	477,788	476,336
Lethbridge	575,838	511,773	68,455	72,044	62,230	64,072
Medicine Hat	238,401	240,911	50,105	60,795	33,629	36,456
<b>Total - 4 centres</b>	<b>42,295,858</b>	<b>44,040,030</b>	<b>2,013,076</b>	<b>2,355,379</b>	<b>1,230,314</b>	<b>1,476,794</b>
British Columbia - Colombie-Britannique:						
Vancouver	38,342,801	30,057,544	1,498,098	2,133,855	875,961	866,107
Victoria	32,964,477	26,781,766	453,069	414,351	165,603	155,742
<b>Total - 2 centres</b>	<b>71,307,278</b>	<b>56,839,310</b>	<b>1,951,167</b>	<b>2,548,206</b>	<b>1,041,564</b>	<b>1,021,849</b>
<b>TOTAL - 50 CENTRES</b>	<b>802,468,322</b>	<b>731,419,835</b>	<b>15,897,545</b>	<b>18,091,466</b>	<b>7,719,330</b>	<b>8,872,420</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820
1983	4,125,504,033	54,677,855	480,669,318	2,847,256,466	493,158,539	249,741,855
1984	4,565,113,635	56,501,136	455,867,722	3,245,270,360	440,266,125	367,208,292
1985	4,675,961,077	59,071,510	448,522,548	3,344,831,512	473,811,507	349,724,000

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

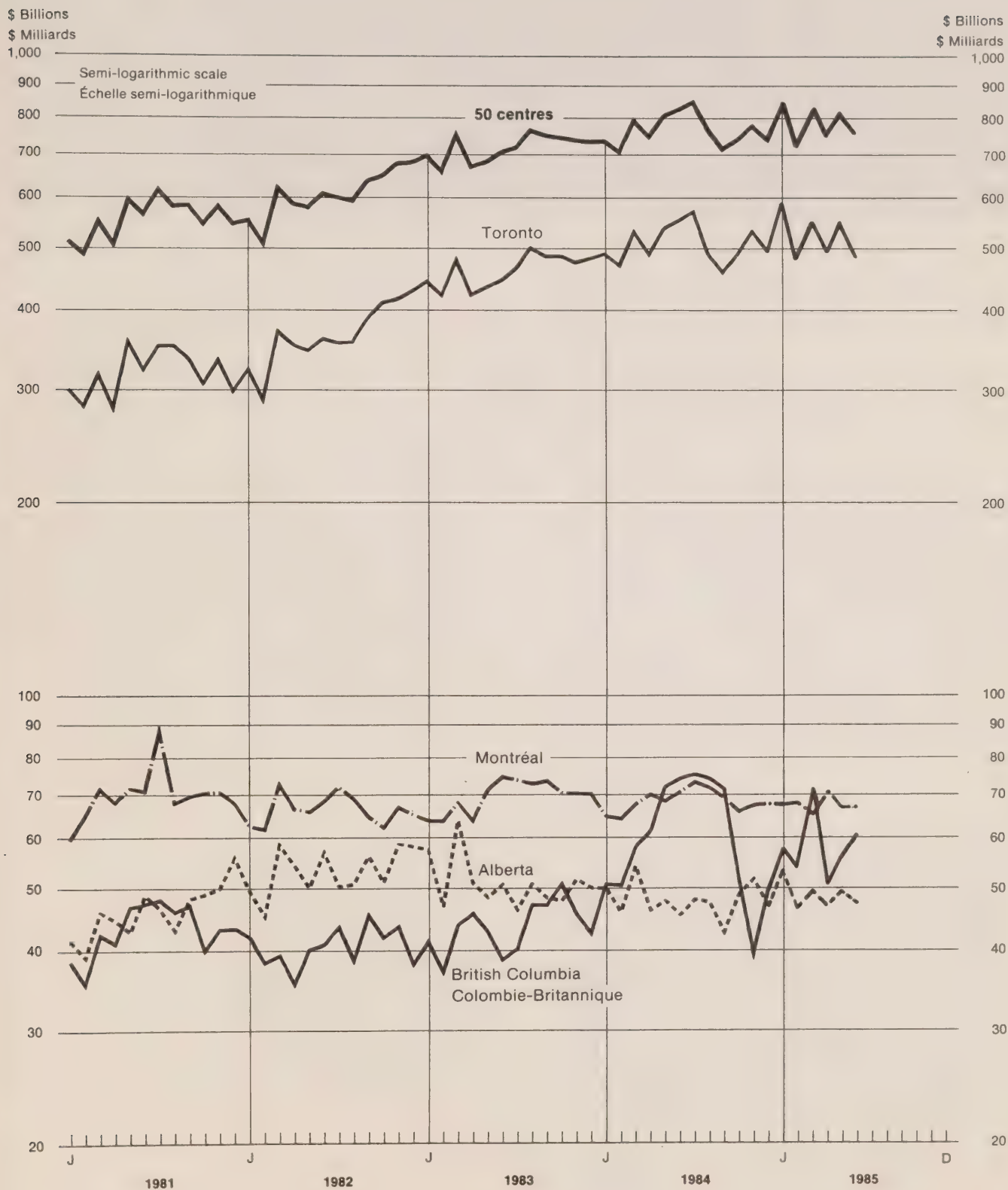
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**







Statistics  
CanadaStatistique  
Canada

Price: Canada, \$10.00, \$100.00 a year  
Other Countries, \$11.00, \$110.00 a year

**CHEQUES CASHED****JULY 1985 - FINAL ISSUE****Introduction**

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

September 1985  
5-4404-509

Prix: Canada, \$10.00, \$100.00 par année  
Autres pays, \$11.00, \$110.00 par année

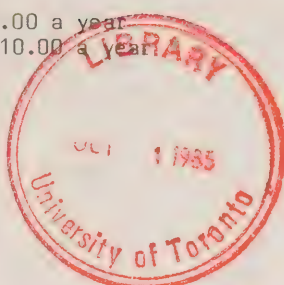
**CHÈQUES ENCAISSÉS****JUILLET 1985 - DERNIÈRE ÉDITION****Introduction**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Septembre 1985  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 990-9851).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 990-9851).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July Juillet			First seven months Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,877,107	2,769,043	1.48	13,105,327	19,314,063	1.47
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	543,149	330,259	0.61	3,015,389	2,695,068	0.89
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	29,279	84,964	2.90	168,562	255,918	1.52
Halifax	5,349,021	4,884,273	0.91	37,453,059	36,619,316	0.98
Sydney	683,786	280,167	0.41	3,829,721	2,516,206	0.66
<b>Total - 3 centres</b>	<b>6,062,086</b>	<b>5,249,404</b>	<b>0.87</b>	<b>41,451,342</b>	<b>39,391,440</b>	<b>0.95</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,068,158	1,644,589	0.80	12,533,713	15,326,438	1.22
Moncton	650,326	645,830	0.99	4,583,919	4,119,628	0.90
Saint John	1,632,793	1,198,173	0.73	10,868,078	8,515,822	0.78
<b>Total - 3 centres</b>	<b>4,351,277</b>	<b>3,488,592</b>	<b>0.80</b>	<b>27,985,710</b>	<b>27,961,888</b>	<b>1.00</b>
Québec:						
Chicoutimi	265,947	256,026	0.96	1,661,643	1,587,694	0.96
Drummondville	177,342	204,007	1.15	1,237,560	1,253,556	1.01
Granby	231,607	225,666	0.97	1,459,044	1,408,834	0.97
Montréal	73,325,921	66,489,723	0.91	479,304,847	469,989,960	0.98
Québec	5,149,008	7,199,172	1.40	51,793,365	49,256,324	0.95
St-Hyacinthe	448,030	352,267	0.79	2,929,995	2,420,844	0.83
Shawinigan	536,224	390,009	0.73	3,803,170	2,720,558	0.72
Sherbrooke	511,473	541,489	1.06	3,755,912	3,506,648	0.93
Trois-Rivières	387,631	255,500	0.66	2,829,346	2,061,602	0.73
Valleyfield	348,597	135,074	0.39	1,200,133	839,538	0.70
<b>Total - 10 centres</b>	<b>81,381,780</b>	<b>76,048,933</b>	<b>0.93</b>	<b>549,975,015</b>	<b>535,045,558</b>	<b>0.97</b>
Ontario:						
Brantford	546,197	473,741	0.87	3,862,553	2,898,207	0.75
Chatham	771,082	1,004,148	1.30	5,830,463	6,318,546	1.08
Cornwall	452,751	496,052	1.10	3,238,832	3,602,067	1.11
Guelph	832,977	610,268	0.73	4,756,745	3,858,997	0.81
Hamilton	5,234,157	6,471,711	1.24	36,277,242	40,432,992	1.11
Kingston	667,242	751,633	1.13	4,185,774	4,300,864	1.03
Kitchener	1,508,655	2,021,326	1.34	10,291,764	12,010,833	1.17
London	3,651,060	5,370,917	1.47	22,462,211	27,129,399	1.21
Niagara Falls	500,696	846,164	1.69	3,178,122	2,991,618	0.94
Oshawa	1,967,496	2,965,091	1.51	14,667,140	18,782,513	1.28
Ottawa	10,595,982	12,084,894	1.14	74,066,021	83,899,499	1.13
Peterborough	623,659	750,086	1.20	3,673,512	3,914,842	1.07
St. Catharines	1,026,915	1,142,626	1.11	6,536,498	7,210,700	1.10
Sarnia	1,170,555	1,237,736	1.06	9,279,362	8,790,829	0.95
Sault Ste. Marie	505,904	473,020	0.93	3,312,937	3,025,623	0.91
Sudbury	437,045	702,190	1.61	4,007,929	4,006,646	1.00
Thunder Bay	1,086,436	1,069,147	0.98	6,656,375	7,103,612	1.07
Timmins	262,301	318,205	1.21	2,176,988	2,211,287	1.02
Toronto	571,005,559	566,798,209	0.99	3,644,685,913	3,725,047,670	1.02
Windsor	1,818,892	2,198,792	1.21	13,497,691	13,660,802	1.01
<b>Total - 20 centres</b>	<b>604,665,561</b>	<b>607,785,956</b>	<b>1.01</b>	<b>3,876,644,072</b>	<b>3,981,197,546</b>	<b>1.03</b>
Manitoba:						
Brandon	289,805	378,843	1.31	1,950,690	2,578,499	1.32
Winnipeg	20,796,355	25,927,905	1.25	139,029,840	165,395,442	1.19
<b>Total - 2 centres</b>	<b>21,086,160</b>	<b>26,306,748</b>	<b>1.25</b>	<b>140,980,530</b>	<b>167,973,941</b>	<b>1.19</b>
Saskatchewan:						
Moose Jaw	206,345	219,388	1.06	1,396,304	1,356,936	0.97
Prince Albert	241,453	306,409	1.27	1,565,070	1,911,467	1.22
Regina	2,698,119	4,004,673	1.48	18,117,882	26,488,394	1.46
Saskatoon	2,147,544	2,125,631	0.99	14,402,760	14,528,412	1.01
<b>Total - 4 centres</b>	<b>5,293,461</b>	<b>6,656,101</b>	<b>1.26</b>	<b>35,482,016</b>	<b>44,285,209</b>	<b>1.25</b>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	24,628,119	29,049,879	1.18	180,573,435	193,336,460	1.07
Edmonton	22,494,033	18,848,900	0.84	151,276,333	143,491,120	0.95
Lethbridge	663,686	675,017	1.02	4,407,172	4,382,512	0.99
Medicine Hat	286,106	337,618	1.18	1,998,204	2,216,528	1.11
<b>Total - 4 centres</b>	<b>48,071,944</b>	<b>48,911,414</b>	<b>1.02</b>	<b>338,255,144</b>	<b>343,426,620</b>	<b>1.02</b>
British Columbia - Colombie-Britannique:						
Vancouver	31,558,238	34,134,014	1.08	223,119,733	213,722,747	0.96
Victoria	43,808,697	24,377,003	0.56	219,455,494	194,512,270	0.89
<b>Total - 2 centres</b>	<b>75,366,935</b>	<b>58,511,017</b>	<b>0.78</b>	<b>442,575,227</b>	<b>408,235,017</b>	<b>0.92</b>
<b>TOTAL - 50 CENTRES</b>	<b>848,699,460</b>	<b>836,057,467</b>	<b>0.99</b>	<b>5,469,469,772</b>	<b>5,569,526,350</b>	<b>1.02</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	711,319	738,971	1.04	5,288,475	5,321,436	1.01
Calgary	557,856	642,522	1.15	4,181,971	4,483,153	1.07
Regina	183,947	210,750	1.15	1,338,692	1,707,933	1.28
Winnipeg	359,370	395,650	1.10	2,671,542	2,999,507	1.12
Toronto	1,749,285	1,920,105	1.10	13,011,155	14,476,678	1.11
Ottawa	5,377,553	6,126,477	1.14	34,888,701	44,331,363	1.27
Montréal	1,714,702	1,794,673	1.05	11,078,152	12,864,162	1.16
Saint John	10,581	12,217	1.15	159,685	53,086	0.33
Halifax	604,022	637,523	1.06	4,680,827	5,045,577	1.08
<b>CANADA</b>	<b>11,268,635</b>	<b>12,478,888</b>	<b>1.11</b>	<b>77,299,200</b>	<b>91,282,895</b>	<b>1.18</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,680,115	2,584,153	130,084	97,599	66,908	87,291
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	483,330	272,203	30,583	33,066	29,236	24,990
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,598	61,680	5,998	18,734	3,683	4,550
Halifax	4,915,926	4,488,097	267,771	225,235	165,324	170,941
Sydney	640,957	230,514	25,224	30,523	17,605	19,130
<b>Total - 3 centres</b>	<b>5,576,481</b>	<b>4,780,291</b>	<b>298,993</b>	<b>274,492</b>	<b>186,612</b>	<b>194,621</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,962,259	1,538,529	51,415	58,589	54,484	47,471
Moncton	565,040	541,932	45,548	61,838	39,738	42,060
Saint John	1,530,937	1,065,824	58,662	78,766	43,194	53,583
<b>Total - 3 centres</b>	<b>4,058,236</b>	<b>3,146,285</b>	<b>155,625</b>	<b>199,193</b>	<b>137,416</b>	<b>143,114</b>
Québec:						
Chicoutimi	223,820	208,373	30,068	36,206	12,059	11,447
Drummondville	153,697	180,174	17,980	19,546	5,665	4,287
Granby	208,201	198,703	14,645	19,600	8,761	7,363
Montréal	70,700,851	63,453,330	1,905,930	2,234,537	719,140	801,856
Québec	4,880,154	6,689,189	202,362	348,271	66,492	161,712
St-Hyacinthe	415,096	318,363	26,032	26,470	6,902	7,434
Shawinigan	519,953	369,416	10,366	12,257	5,905	8,336
Sherbrooke	449,721	469,979	42,724	48,180	19,028	23,330
Trois-Rivières	345,737	215,953	29,696	25,979	12,198	13,568
Valleyfield	326,439	112,871	14,873	15,735	7,285	6,468
<b>Total - 10 centres</b>	<b>78,223,669</b>	<b>72,216,351</b>	<b>2,294,676</b>	<b>2,786,781</b>	<b>863,435</b>	<b>1,045,801</b>
Ontario:						
Brantford	438,024	330,579	79,417	111,449	28,756	31,713
Chatham	694,200	928,556	49,224	46,143	27,658	29,449
Cornwall	373,460	426,343	47,204	51,711	32,087	17,998
Guelph	712,131	462,599	85,311	109,451	35,535	38,218
Hamilton	4,544,520	5,413,764	490,191	835,596	199,446	222,351
Kingston	491,996	563,153	117,218	127,176	58,028	61,304
Kitchener	1,226,832	1,654,489	212,545	246,513	69,278	120,324
London	3,217,984	4,689,016	298,947	429,083	134,129	252,818
Niagara Falls	420,515	763,707	55,000	51,309	25,181	31,148
Oshawa	1,690,849	2,702,234	225,828	223,525	50,819	39,332
Ottawa	9,314,139	10,610,535	889,818	1,046,889	392,025	427,470
Peterborough	366,139	510,793	217,614	202,466	39,906	36,827
St. Catharines	849,238	808,129	128,469	272,692	49,208	61,805
Sarnia	1,054,005	1,079,123	83,454	123,784	33,096	34,829
Sault Ste. Marie	417,879	379,253	56,273	59,036	31,752	34,731
Sudbury	298,606	511,597	93,518	144,741	44,921	45,852
Thunder Bay	898,924	873,847	128,630	125,356	58,882	69,944
Timmins	213,188	214,875	32,644	86,940	16,469	16,390
Toronto	564,537,285	561,001,164	4,002,188	3,657,387	2,466,086	2,139,658
Windsor	1,528,680	1,816,435	204,455	260,496	85,757	121,861
<b>Total - 20 centres</b>	<b>593,288,594</b>	<b>595,740,191</b>	<b>7,497,948</b>	<b>8,211,743</b>	<b>3,879,019</b>	<b>3,834,022</b>
Manitoba:						
Brandon	231,842	314,818	31,804	37,631	26,159	26,394
Winnipeg	19,613,898	24,129,255	737,866	1,116,836	444,591	681,814
<b>Total - 2 centres</b>	<b>19,845,740</b>	<b>24,444,073</b>	<b>769,670</b>	<b>1,154,467</b>	<b>470,750</b>	<b>708,208</b>
Saskatchewan:						
Moose Jaw	132,447	146,869	46,364	45,491	27,534	27,028
Prince Albert	187,447	245,558	29,585	35,954	24,421	24,897
Regina	2,414,948	3,652,550	163,318	204,728	119,853	147,395
Saskatoon	1,707,334	1,710,173	318,202	274,508	122,008	140,950
<b>Total - 4 centres</b>	<b>4,442,176</b>	<b>5,755,150</b>	<b>557,469</b>	<b>560,681</b>	<b>293,816</b>	<b>340,270</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,305,460	27,290,427	657,477	890,586	665,182	868,866
Edmonton	20,586,463	16,905,706	1,405,695	1,413,709	501,875	529,485
Lethbridge	533,885	530,727	68,651	68,826	61,150	75,464
Medicine Hat	197,088	237,092	51,245	60,752	37,773	39,774
<b>Total - 4 centres</b>	<b>44,622,896</b>	<b>44,963,952</b>	<b>2,183,068</b>	<b>2,433,873</b>	<b>1,265,980</b>	<b>1,513,589</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,207,254	30,494,284	1,561,628	2,494,420	789,356	1,145,310
Victoria	43,024,142	23,795,368	625,774	412,123	158,781	169,512
<b>Total - 2 centres</b>	<b>72,231,396</b>	<b>54,289,652</b>	<b>2,187,402</b>	<b>2,906,543</b>	<b>948,137</b>	<b>1,314,822</b>
<b>TOTAL - 50 CENTRES</b>	<b>824,452,633</b>	<b>808,192,301</b>	<b>16,105,518</b>	<b>18,658,438</b>	<b>8,141,309</b>	<b>9,206,728</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437
1983	4,835,950,220	63,117,126	569,053,030	3,346,519,842	567,190,217	290,070,005
1984	5,403,512,277	66,010,383	534,854,124	3,845,354,853	514,717,690	442,575,227
1985	5,502,143,225	68,568,829	522,752,932	3,946,900,677	555,685,770	408,235,017

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



### Valeur des chèques encaissés au Canada

